

UMH Properties

**Application to the U.S. Department of
Housing and Urban Development (HUD)
Community Planning and Development**

PRICE Main Grant Competition

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EXHIBIT A: EXECUTIVE SUMMARY

GRANT PROGRAM APPLIED TO: PRICE Main
GRANT AMOUNT REQUESTED: \$8 Million
PROPOSED FUND USE Down Payment Assistance Grants to Residents and Homeownership Preservation Grants to Residents

UMH Properties Inc. (“UMH”) proposes to use 100% of PRICE grants for grants to residents in UMH Communities. All but \$500,000 of the grant amount awarded would fund down payment assistance for zero (or low) down payment personal property (chattel) manufactured home mortgage loans for families buying a new or vacant home or for renters buying the home they currently live in. An \$8 million grant award would create an estimated 1,025 new homebuyers. A \$5 million grant (the minimum grant amount) would create an estimated 660 new homebuyers.

UMH will also use \$500,000 for homeowner preservation (loss mitigation) to make mortgage loan payments for distressed borrowers experiencing job loss or other financial hardships. This would assist an estimated 125 homeowners that fall behind on their mortgage loan payments.

UMH owns 136 communities - with 25,800 homesites - in 11 States: South Carolina, Ohio, Pennsylvania, Georgia, New Jersey, New York, Tennessee, Indiana, Maryland, Michigan, and Alabama. UMH communities currently have around 3,300 vacant homesites or vacant homes. UMH also owns 2,100 acres of vacant land adjoining its communities that could be developed into approximately 8,400 homesites, further increasing the supply of affordable housing. UMH will offer grants to all eligible families in all UMH communities on a non-discriminatory basis.

However, the grants will be focused on 24 target “**Revitalization Communities**” (pages 15 - 17). 20 of these communities are generally older communities that UMH recently purchased and that have lot or unit vacancy levels between 21% and 99%. Three of these 20 are within Opportunity Zones [see Opportunityzones.hud.gov] - “economically distressed communities, defined by individual census tract . . . and certified by the U.S. Secretary of the Treasury.” The remaining 4 were selected as Revitalization Communities because these are also within Opportunity Zones.

UMH will meet PRICE grant objectives by combining homeownership assistance with UMH funding of revitalization and preservation of the Revitalization Communities, as follows:

An estimated \$14.9 million for infrastructure in the Revitalization Communities.

An estimated \$4.9 million for resident amenities in the Revitalization Communities.

An estimated \$94.4 million in new homes in the Revitalization Communities.

UMH use of PRICE grants for down payment and loss mitigation assistance will:

- (1) Enable homeownership for minority, veteran, elderly, and disabled low- and moderate-income families that qualify for a mortgage loan but lack the cash for a down payment.
- (2) Enable very low-income renters to buy homes at or below \$30k with no down payment.
- (3) Demonstrate how to originate affordable small balance mortgage loans (an FHA priority).
- (4) Build home equity and wealth for residents by funding the required down payment.
- (5) Help replace vacant homesites with affordable, sustainable resident homeownership.
- (6) Generate valuable loan qualification and performance data that would help FHA and the GSEs in designing and funding manufactured home personal property (chattel) loans.
- (7) Preserve homeownership and test effectiveness of personal property loan loss mitigation.

UMH Grant Proposal Addresses Manufactured Housing's Greatest Needs

Housing experts agree **the** most significant manufactured housing affordability barrier is the lack of low down payment, affordable, long term manufactured home personal property loans [page 12 - citations]. Overcoming this barrier is particularly a priority, because 70% of manufactured home loans are personal property loans. The UMH grant proposal will overcome this barrier by adding a zero down payment loan feature to UMH's 24-year history of funding mortgages for its residents, along with long-term land lease protections. It would also aid distressed homeowners.

There is also a significant nationwide need to preserve aging manufactured home communities, both by investing millions of dollars in deferred infrastructure improvements and by replacing vacant homesites with new homes for affordable home purchase or rental. These are core PRICE grant objectives. UMH will achieve these objectives by investing \$114 million of its own funds.

UMH is Unique Among Community Owners in Funding Mortgage Loans for its Residents

Since 2000, UMH has funded an estimated \$100 million in personal property mortgage loans for its resident homebuyers – putting its own funds at risk of loss. UMH currently has \$82 million of such loans on its balance sheet. This makes UMH unique among manufactured home community owners. It also demonstrates UMH's commitment to and partnership with its residents. Funding mortgage loans for its residents also creates a powerful financial incentive for UMH to keep rents affordable, since excessive rents could cause losses on UMH/s mortgage loan portfolio.

UMH mortgage loans for homebuyers receiving down payment assistance will have: (1) a 25-year term for new homes (15 years for used), (2) below market rates, (3) an option to enter into a 25-year land lease term (15 years for used) and (4) annual land lease rent increase caps at higher of 5% or CPI. Lease terms will be extended to 30 years if all mortgage payments are made.

UMH engages in “in-touch servicing” of its mortgage loans, with prompt engagement with borrowers when they fall behind on their payments and proactive efforts to help them resume payments. Here, too, UMH is unique. Unlike firms that only originate mortgage loans, UMH community managers are on-site and have a personal relationship with resident homeowners. UMH also has a financial incentive to engage in personalized in-touch servicing, since UMH has financial exposure on its mortgage loans to residents. UMH's strong loan performance record bears this out. UMH mortgage loans have proven to be very sustainable, with foreclosure rates well below other manufactured housing personal property loans [see Chart on page 42).

Down Payment Requirements Are a Major Barrier to Manufactured Home Affordability

PRICE down payment grants would significantly enhance UMH's mortgage loan effectiveness by creating homeownership opportunities for qualified borrowers that lack the funds for a down payment. It would also do so by targeting communities with high homesite vacancy levels and significant infrastructure needs, thus preserving these communities and maintaining home values.

The proposal would also advance a broader public policy objective - developing sustainable, affordable low down payment manufactured housing personal property mortgage loans.

FHA, VA, RHS, Fannie Mae, Freddie Mac combined fund 75% of all mortgage loans - but did not fund a single personal property manufactured home loan last year. A priority for FHA is to rejuvenate its Title 1 manufactured home loan program. Fannie Mae and Freddie Mac promised under prior Duty to Serve Plans to purchase personal property manufactured home loans.

This UMH grant program would provide a boost to these nascent efforts to revive FHA and GSE personal property manufactured home loans with low down payments, by providing important data regarding loan underwriting, loan performance, and borrower profiles. UMH also plans to approach Freddie Mac to explore using loss mitigation grant funds as a kind of loan loss reserve.

Use of PRICE Grant Funds for UMH Down Payment Assistance to Its Resident Borrowers

Similar to other personal property mortgage lenders, UMH mortgage loans have a 10% down payment requirement. The grants would enable zero down payment mortgage loans, by funding the down payment. In order to right size grant amounts with projected use levels, UMH plans to cap down payment assistance at a maximum of from \$10,000 to as high as \$15,000. This would still result in zero down payments for all resident homebuyers buying homes up to a range of from \$100,000 to \$150,000 – and extremely low down payments for homes above these prices.

\$7.5 million in grant funds will create an estimated 1,025 resident homeowners through 2030. This will include hundreds of renters buying their homes at prices of \$30,000 and lower.

Additionally, most state and local low down payment programs, commonly funded with HOME and CDBG, structure the assistance as a soft second and require repayment from home sale profits. One of the strengths of using PRICE fund grants for down payment assistance is that UMH will not require repayment of the assistance as is customary with HOME/CDBG programs. Thus, 100% of the down payment grants will accrue as home equity for resident homebuyers.

Use of grant down payment assistance and UMH mortgage loans will be optional for residents.

UMH Revitalization of Communities in Conjunction with Down Payment Assistance

UMH recognizes the PRICE grant focus on resident-owned communities (ROCs) and acknowledges ROCs can play a constructive role in manufactured housing. However, Congress also allowed for-profit entities to apply for the grants. UMH's strong track record of helping residents by purchasing aging communities, funding deferred infrastructure, and reducing vacancies illustrates the critical role for-profits play in this sector (without federal subsidies). As noted, not a penny of PRICE grants will be used to fund UMH operations or revitalization costs.

UMH's primary business focus is purchasing aging communities with high vacancy levels and with significant deferred infrastructure needs that outpace the prior owner's financial capability. UMH's strong financials and access to investment capital and financing enable such infrastructure improvements, which preserves communities and protects home values of existing homeowners.

There have been criticisms of late of a few private equity firms buying manufactured home communities and significantly increasing rents. UMH believes such examples are isolated. Regardless, it is important to understand that UMH's business model is **not** to purchase communities to raise rents. Instead, UMH earns a profit through the value-added work of investing in deferred community improvements, reducing lot and unit vacancies, and keeping land lease rents affordable to maintain high occupancy levels. UMH strategy is to hold for the long term.

Administration of the Grant Funds for Down Payment Assistance

Triad, a nationally recognized manufactured home lender, has underwritten the 1,310 personal property loans UMH has purchased to date for its residents. Triad underwrites these loans, using underwriting standards that combine affordability and sustainability [see chart on page 42].

Grant funds would be deposited into a third-party escrow account. Down payment assistance to resident homebuyers would be funded out of that escrow account at each loan closing.

UMH commits to provide, on an annual basis and as requested, underwriting, payment performance and other relevant loan data to HUD, FHFA, RHS, and VA, in order to assist in their development of federal mortgage loan programs for personal property manufactured home loans.

Homeownership Preservation through Loss Mitigation Assistance

UMH proposes to use up to \$500,000 for this purpose. Fund use parameters would be patterned after FHA and Fannie/Freddie partial claims loss mitigation assistance, with mortgage loan payments made on behalf of delinquent homeowners that lose their job or have other financial hardships, until they are able to resume their monthly mortgage loan payments. The grants allow UMH to forgo repayment of advances for missed payments – a better outcome for homeowners than FHA and GSE loans, which recast such advances as debt at the end the loan's maturity.

UMH also plans to approach Freddie Mac, to propose a Freddie purchase program of personal property UMH loans, using the loss mitigation funds as loan loss reserves to reduce risk and induce Freddie Mac to buy the loans. Freddie Mac mortgage rates would be lower for residents.

About UMH Properties

UMH Properties, Inc. (“UMH”) is a publicly traded REIT (real estate investment trust) that owns and operates 136 manufactured home communities in eleven states with approximately 25,800 developed homesites. UMH also has an ownership interest in and operates two communities in Florida containing 363 sites through its joint venture with Nuveen Real Estate.

In April 2024, UMH Properties was named “Community Operator of the Year” by the Manufactured Housing Institute (MHI), the only national trade association that represents every sector of the factory-built housing industry, with 48 affiliated state organizations.

UMH uses the land lease model where a homeowner leases the land their home is sited on. UMH also has affordable rentals units in its communities. UMH is committed to housing affordability and sustainability [see latest UMH [Environmental, Social, and Governmental \(ESG\) Report](#)].

EXHIBIT B: THRESHOLD REQUIREMENTS AND OTHER SUBMISSION REQUIREMENTS

UMH Properties meets all threshold requirements.

UMH Properties:

does not have any unresolved civil rights matters,

will submit the application on time,

is an eligible for-profit entity, as explained in Attachment D,

is only submitting one application as an eligible applicant for the PRICE Main and PRICE Replacement Pilot grants.

UMH Properties meets all Other Submission Requirements for this application.

EXHIBIT C: NEED

RESPONSES TO QUESTIONS

QUESTION: Are you applying for PRICE Main, PRICE Replacement Pilot, or both categories of funding

RESPONSE:

UMH is applying for the PRICE Main grants.

QUESTION: What is your project area and the need for affordable accessible housing within it?

RESPONSE:

NEED FOR ACCESSIBLE HOUSING UNITS

Housing experts agree that **the** most significant manufactured housing affordability barrier is the lack of low down payment, affordable, long term manufactured home personal property loans. Following are citations documenting this conclusion.:

Federal Agency loans (FHA, RHS, VA, Fannie Mae, and Freddie Mac) are the principal source of low down payment affordable loans – and constitute 75% of all mortgage loans.

Yet, neither FHA, RHS, VA, Fannie Mae or Freddie Mac insured or purchased even one personal property manufactured home loan in the last year.

A 2022 Pew Research **Letter to HUD** – [link - <https://www.pewtrusts.org/-/media/assets/2022/10/rfi-title-i-fha-and-ginnie-mae.pdf>] concluded that “*obtaining any kind of financing to buy a manufactured home is difficult, particularly loans without federal government support. . . , 64% of completed applications for conventional personal property loans—which comprise nearly all personal property loans—were denied.*”

A 2021 Consumer Financial Protection Bureau (CFPB) **Report** on manufactured housing concluded that “*In general, chattel loans have higher interest rates and fewer consumer protections than mortgages. . . . Most manufactured home loan applications are denied, and less than 4% of chattel originations were for refinances. Homeowners seeking a loan on a site-built home are approved more than 70% of the time, but less than 30% of manufactured home loan applications are approved.*”

A September 2023 General Accountability Office (GAO) report, entitled “**MANUFACTURED HOUSING Further HUD Action Is Needed to Increase Available Loan Products**” concluded: “Personal property loans also had higher denial rates than manufactured home mortgages, or mortgages for site-built homes. In 2021, lenders denied 50 percent of personal property loan applications . . . compared with 31 percent of manufactured home mortgages and 7 percent of site-built home mortgages.”

A July 2022 Urban Institute report entitled “**The Role of Manufactured Housing in Increasing the Supply of Affordable Housing**” concluded that: “***Access to Chattel Financing Remains Challenging:*** *Chattel financing is more expensive than mortgage financing. Loans to finance personal property carry higher interest rates, shorter terms, and fewer consumer protections than loans on homes titled as real property. . . . higher rates become more cost-prohibitive when combined with the shorter loan term.*”

The Federal Housing Finance Administration (FHFA), which regulates Fannie Mae and Freddie Mac (GSEs), concluded in a [2017 Request for Input](#): “The manufactured homes chattel lending market poses challenges and risks for the Enterprises [GSEs]. Historically, many manufactured home chattel loans have performed poorly, the collateral has generally depreciated, and many chattel loan origination and servicing practices have lacked important borrower protections. Moreover, the Enterprises have limited historical experience purchasing manufactured home chattel loans, with no experience after the financial crisis and during conservatorship.”

The UMH grant proposal would create an innovative new manufactured home loan mortgage product that would address these market deficiencies by combining PRICE down payment grants with affordable UMH loan term mortgage loans for homebuyers in UMH communities – to:

Develop a New Zero Down Payment Personal Property Mortgage Loan. Except for very limited state and local use of down payment assistance for personal property manufactured home loans - no zero (or even low) down payment loans currently exist. UMH would be creating a new, innovative, and critically needed mortgage loan product.

Overcome the Down Payment Hurdle. UMH experience with homebuyers (including review of resident outreach comments - see Attachments, pages 65-69) leads to a conclusion there are significant numbers of low and moderate-income homebuyers and resident renters that qualify for a mortgage loan but lack the necessary down payment for a mortgage loan. This is especially true for persons of color and other underserved low/moderate income families.

Strengthen Homeowner Finances. Down payment assistance strengthens the finances of homebuyers. Homebuyers will keep the down payment otherwise required – to use for home related purposes, financial obligations, building cash reserves, or building wealth.

Reduce Homesite and Home Vacancies. Down payment grants will significantly enhance UMH’s ability to reduce lot and unit vacancies – increasing affordable housing opportunities.

PROJECT AREA

UMH owns 136 communities, with 25,800 homesites in 11 States: South Carolina, Ohio, Pennsylvania, Georgia, New Jersey, New York, Tennessee, Indiana, Maryland, Michigan, and Alabama. UMH has some 3,300 vacant lots or vacant homes in these communities.

The grant project area will be all UMH communities. UMH will offer zero (or low) down payment assistance grants to any homebuyer buying a new or vacant home in any UMH community and to any existing renters that want to buy the home they live in.

However, the grants will be focused on 24 targeted “**Revitalization Communities**” which are identified in this grant application. 20 are generally older communities that UMH Properties recently purchased, which have lot or unit vacancy levels between 21% and 99%. Three of these Revitalization Communities are located in Opportunity Zones. In addition, four Revitalization Communities with lower vacancies rates were chosen because they are in Opportunity Zones.

Unlike many other grant proposals, not one penny of PRICE grant funds will be used to fund UMH operations or to subsidize investments UMH would otherwise be responsible for. Instead, 100% of the PRICE grant funds go directly to residents.

Community revitalization and preservation will be accomplished by UMH Properties investing an estimated \$114.2 million of its own funds in the 24 target Revitalization Communities, to: (1) carry out necessary infrastructure work, (2) install resident amenities, (3) repair aging manufactured homes, and (4) create new manufactured homes for homeownership sale or rental.

Below is a summary of the \$114 million in investments, based on detailed budget plans:

\$14.9 million: Infrastructure: [roads, sewer and water lines, drainage, sidewalks, lighting, fencing, security gates, ADA ramps, and others].

\$4.9 million: Resident Amenities: [community centers, playgrounds, clubhouses, pools, recreational facilities, and others]

\$94.4 million: New Units and Repair of Existing units:
[Note: Estimate of \$50,000 for homes on 1,887 vacant homes]

TOTAL - \$114.2 million in UMH Investments

In addition to preserving and revitalizing these Revitalization Communities, these \$114 million in investments address affordable housing needs for existing residents in UMH communities by:

Preserving communities by avoiding their sale in gentrifying markets. Similar to the challenges of preserving affordable rental housing in gentrifying markets with rising housing costs, manufactured home communities in such areas are at risk of dissolution and conversion to other uses. UMH purchase and investment in the Revitalization Communities protects residents by preserving these communities.

Preserving communities by avoiding dissolution or deterioration in depressed markets. UMH investments in deferred infrastructure and in resident amenities in Revitalization Communities protects residents by maintaining the communities.

Maintaining home values for existing homeowners. UMH investments in Revitalization Communities protects residents by avoiding declines in home values that would result from deteriorating infrastructure or high home or lot vacancy levels.

Addressing vacancies, to make the communities a safer place to live. UMH investments in new units in vacant home sites, for either sale to homebuyers or affordable rental, avoids high vacancy levels that can lead to vandalism and crime.

Providing resident amenities that improve residents' quality of life and raise home values. The budgeted \$4.9 million in resident amenities include community centers, playgrounds, clubhouses, pools, recreational facilities, and other amenities.

Following is a list of the 24 Revitalization Communities, with site vacancy rates:

	Total Sites	Occupie d Sites	Vacant Sites	Vacancy
1 Saddle Creek 2390 Denton Road Dothan, AL 36303	141	2	139	98.58%
2 Mighty Oak 1203 Moultrie Road Albany, GA 31705 Part of UMH's Opportunity Zone Fund	118	8	110	93.22%
3 Center Manor 400 Center Manor Drive Monaca, PA 15061	96	22	74	77.08%
4 Garden View Estates 100 Banashee Circle Orangeburg, SC 29115 Part of UMH's Opportunity Zone Fund	178	67	111	62.36%
5 Friendly Village 27696 Oregon Road Perrysburg, OH 43551	883	490	393	44.51%
6 Youngstown MHC 999 Balmer Road Youngstown, NY 14174	89	55	34	38.20%
7 Woods Edge 1670 East 650 North West Lafayette, IN 47906	599	379	220	36.73%
8 Lakeview Meadows 11900 Duff Road, Lot 58 Lakeview, OH 43331	126	82	44	34.92%
9 Camelot Woods 124 Clairmont Drive Altoona, PA 16601	152	99	53	34.87%

Community located within an Opportunity Zone

1	0	Port Royal Village 485 Patterson Lane Belle Vernon, PA 15012	478	312	166	34.73%
1	1	Lake Erie 3742 East Main Street, Apt 1 Fredonia, NY 14757	161	109	52	32.30%
1	2	Deer Run 3142 Flynn Road Lot 194 Dothan, AL 36303	184	130	54	29.35%
1	3	Voyager Estates 1002 Satellite Drive West Newton, PA 15089	259	186	73	28.19%
1	4	Hidden Creek 6400 South Dixie Highway Erie, MI 48133	350	256	94	26.86%
1	5	Mandell Trails 108 Bay Street Butler, PA 16002	140	105	35	25.00%
1	6	Oakwood Lake Village 308 Gruver Lake Tunkhannock, PA 18657	78	59	19	24.36%
1	7	Memphis Blues 1401 Memphis Blues Avenue Memphis, TN 38127	135	106	29	21.48%
1	8	New Colony	113	89	24	21.24%

3101 Homestead Duquesne Road
 West Mifflin, PA 15122

1	9	Fohl Village 5729 Joleda Drive SW Canton, OH 44706	315	250	65	20.63%
2	0	Crossroads Village 549 Chicory Lane Mount Pleasant, PA 15666	34	27	7	20.59%
2	1	Marysville Estates 548 North Main Street Marysville, OH 43040 Community located within an Opportunity Zone	306	244	62	20.26%
2	2	Iris Winds 1230 South Pike East Lot 144 Sumter, SC 29153 Community located within an Opportunity Zone	141	122	19	13.48%
2	3	Evergreen Manor 26041 Aurora Avenue Bedford, OH 44146 Community located within an Opportunity Zone	66	62	4	6.06%
2	4	Redbud 1800 West 38 th Street Anderson, IN 46013 Community located within an Opportunity Zone	570	564	6	1.05%
Total of these 24 communities			5,712	3,825	1,887	

The Remaining 112 communities owned by UMH are listed just below:

	Total Sites	Occupied Sites	Vacant Sites	Vacancy
1 Allentown, Memphis, TN 38128	434	424	10	2.30%
2 Arbor Estates, Doylestown, PA 18902	230	221	9	3.91%
3 Auburn Estates, Orrville, OH 44667	42	40	2	4.76%
4 Bayshore Estates, Sandusky, OH 44870	202	173	29	14.36%
5 Birchwood Farms, Birch Run, MI 48415	143	140	3	2.10%
6 Boardwalk, Elkhart, IN 46514	195	193	2	1.03%
7 Broadmore, Goshen, IN 46528	388	376	12	3.09%
8 Brookside Village, Berwick, PA 18603	170	143	27	15.88%
9 Brookview Village, Greenfield Center, NY 12833	185	175	10	5.41%
10 Camelot Village, Anderson, IN 46013	116	110	6	5.17%
11 Candlewick Court, Owosso, MI 48867	211	173	38	18.01%
12 Carsons, Chambersburg, PA 17201	122	117	5	4.10%
13 Catalina, Middletown, OH 45042	456	398	58	12.72%
14 Cedarcrest Village, Vineland, NJ 08360	283	279	4	1.41%
15 Chambersburg I and II, Chambersburg, PA 17201	95	84	11	11.58%
16 Chelsea, Sayre, PA 18840	85	79	6	7.06%
17 Cinnamon Woods, Conowingo, MD 21918	63	62	1	1.59%
18 City View, Lewistown, PA 17044	57	56	1	1.75%
19 Clinton Mobile Home Resort, Tiffin, OH 44883	116	115	1	0.86%
20 Collingwood, Horseheads, NY 14845	102	90	12	11.76%
21 Colonial Heights, Wintersville, OH 43953	159	154	5	3.14%
22 Countryside Estates IN, Muncie, IN 47302	164	155	9	5.49%
23 Countryside Estates OH, Ravenna, OH 44266	141	139	2	1.42%
24 Countryside Village, Columbia, TN 38401	349	339	10	2.87%
25 Cranberry Village Estates, Cranberry Township, PA	187	176	11	5.88%
26 Crestview, Athens, PA 18810	97	93	4	4.12%
27 Cross Keys Village, Duncansville, PA 16635	132	118	14	10.61%
28 D & R Village, Clifton Park, NY 12065	235	221	14	5.96%
29 Dallas MHP, Toronto, OH 43964	142	135	7	4.93%
30 Deer Meadows, New Springfield, OH 44443	98	96	2	2.04%
31 Duck River Estates, Columbia, TN 38401	73	68	5	6.85%
32 Evergreen Estates, Lodi, OH 44254	55	55	0	0.00%
33 Evergreen Village, Mantua, OH 44255	50	43	7	14.00%
34 Fairview Manor, Millville, NJ 08332	317	302	15	4.73%
35 Fifty One (51) Estates, Elizabeth, PA 15037	170	144	26	15.29%
36 Forest Creek, Elkhart, IN 46517	167	162	5	2.99%

37	Forest Park Village, Cranberry Township, PA 16066	247	226	21	8.50%
38	Fox Chapel Village, Cheswick, PA 15024	121	117	4	3.31%
39	Frieden Manor, Schuylkill Haven, PA 17972	193	189	4	2.07%
40	Green Acres, Chambersburg, PA 17201	24	23	1	4.17%
41	Gregory Courts, Honey Brook, PA 19344	39	38	1	2.56%
42	Hayden Heights, Dublin, OH 43016	115	115	0	0.00%
43	Heather Highlands, Inkerman, PA 18640	366	312	54	14.75%
44	High View Acres, Export, PA 15632	154	131	23	14.94%
45	Highland Estates, Kutztown, PA 19530	318	308	10	3.14%
46	Highland, Elkhart, IN 46514	246	220	26	10.57%
47	Hillcrest Crossing, Lower Burrell, PA 15068	198	179	19	9.60%
48	Hillcrest Estates, Marysville, OH 43040	219	217	2	0.91%
49	Hillside Estates, Greensburg, PA 15601	88	78	10	11.36%
50	Holiday Village - IN, Elkhart, IN 46514	326	301	25	7.67%
51	Holiday Village - TN, Nashville, TN 37207	339	299	40	11.80%
52	Holly Acres, Erie, PA 16509	153	149	4	2.61%
53	Hudson Estates, Peninsula, OH 44264	159	148	11	6.92%
54	Huntingdon Pointe, Tarrs, PA 15688	82	82	0	0.00%
55	Independence Park, Clinton, PA 15026	90	88	2	2.22%
56	Kinnebrook Estates, Monticello, NY 12701	250	244	6	2.40%
57	Lake Sherman Village, Navarre, OH 44662	257	243	14	5.45%
58	Laurel Woods, Cresson, PA 16630	208	180	28	13.46%
59	Little Chippewa, Orrville, OH 44667	61	55	6	9.84%
60	Maple Manor, Taylor, PA 18517	313	272	41	13.10%
61	Meadowood, New Middletown, OH 44442	122	120	2	1.64%
62	Meadows of Perrysburg, Perrysburg, OH 43551	200	192	8	4.00%
63	Meadows, Nappanee, IN 46550	332	281	51	15.36%
64	Melrose Village, Wooster, OH 44691	293	278	15	5.12%
65	Melrose West, Wooster, OH 44691	29	29	0	0.00%
66	Moosic Heights, Avoca, PA 18641	150	143	7	4.67%
67	Monroe Valley, Jonestown, PA 17038	44	44	0	0.00%
68	Mount Pleasant Village, Mount Pleasant, PA 15666	114	107	7	6.14%
69	Mountaintop, Narvon, PA 17555	39	37	2	5.13%
70	Northtowne Meadows, Erie, MI 48133	385	346	39	10.13%
71	Oak Ridge Estates, Elkhart, IN 46514	205	199	6	2.93%
72	Oak Tree, Jackson, NJ 08527	260	252	8	3.08%
73	Olmsted Falls, Olmsted Falls, OH 44138	125	121	4	3.20%
74	Oxford Village, West Grove, PA 19390	224	220	4	1.79%
75	Parke Place (246 @ acq), Elkhart, IN 46514	379	352	27	7.12%
76	Perrysburg Estates, Perrysburg, OH 43551	133	123	10	7.52%
77	Pikewood Manor, Elyria, OH 44035	491	440	51	10.39%
78	Pine Ridge Village/Pine Manor, Carlisle, PA 17013	194	177	17	8.76%
79	Pine Ridge, Apollo, PA 15613	129	120	9	6.98%
80	Pleasant View Estates, Bloomsburg, PA 17815	111	93	18	16.22%
81	River Valley Estates, Marion, OH 43302	231	213	18	7.79%
82	Rolling Hills Estates, Carlisle, PA 17015	91	86	5	5.49%

83	Rostraver Estates, Belle Vernon, PA 15012	66	58	8	12.12%
84	Sandy Valley Estates, Magnolia, OH 44643	363	307	56	15.43%
85	Shady Hills, Nashville, TN 37207	212	197	15	7.08%
86	Somerset Estates/Whispering Pines, Somerset, PA	249	214	35	14.06%
87	Southern Terrace, Columbiana, OH 44408	118	118	0	0.00%
88	Southwind Village, Jackson, NJ 08527	250	246	4	1.60%
89	Spreading Oaks Village, Athens, OH 45701	148	140	8	5.41%
90	Springfield Meadows, Springfield, OH 45502	123	119	4	3.25%
91	Suburban Estates, Greensburg, PA 15601	197	191	6	3.05%
92	Summit Estates, Ravenna, OH 44266	141	139	2	1.42%
93	Summit Village - IN, Marion, IN 46952	112	104	8	7.14%
94	Sunny Acres, Somerset, PA 15501	207	198	9	4.35%
95	Sunnyside, Eagleville, PA 19403	63	55	8	12.70%
96	Trailmont, Goodlettsville, TN 37072	130	128	2	1.54%
97	Twin Oaks I and II, Olmsted Falls, OH 44138	141	138	3	2.13%
98	Twin Pines, Goshen, IN 46528	222	200	22	9.91%
99	Valley High, Ruffs Dale, PA 15679	75	62	13	17.33%
10					
0	Valley Hills, Ravenna, OH 44266	267	251	16	5.99%
10					
1	Valley Stream, Mountaintop, PA 18707	143	114	29	20.28%
10					
2	Valley View - Honeybrook, Honey Brook, PA 19344	144	143	1	0.69%
10					
3	Valley View Ephrata 1, Ephrata, PA 17522	104	102	2	1.92%
10					
4	Valley View Ephrata 2, Ephrata, PA 17522	43	43	0	0.00%
10					
5	Waterfalls Village, Hamburg, NY 14075	196	166	30	15.31%
10					
6	Wayside, Bellefontaine, OH 43331	82	75	7	8.54%
10					
7	Weatherly Estates, Lebanon, TN 37087	271	265	6	2.21%
10					
8	Wellington Estates, Export, PA 15632	202	195	7	3.47%
10					
9	Wood Valley, Caledonia, OH 43314	158	126	32	20.25%
11					
0	Woodland Manor, West Monroe, NY 13167	148	123	25	16.89%
111	Woodlawn Village, Eatontown, NJ 07724	156	143	13	8.33%
11					
2	Worthington Arms, Lewis Center, OH 43035	221	213	8	3.62%
		20,030	18,608	1,422	

QUESTION: Is your project within or does it include any communities that meet Distress Criteria?

RESPONSE:

Within the 24 revitalization communities, 2 communities are included in UMH Properties' Opportunity Zone Fund, and 5 additional communities are located in Opportunity Zones.

A significant number of UMH's 136 communities are located in areas with high rates of poverty, low-income, high unemployment, or population loss. As defined by U.S. Department of the Treasury Community Development Financial Institutions Fund, 39 of UMH communities are considered to be located within "Low Income" areas.

Regardless of whether communities meet the technical Distress Criteria posed in the question, the 24 identified UMH Revitalization Communities are objectively distressed, by virtue of their high homesite and home vacancy levels and their significant deferred infrastructure needs.

By using homeownership down payment assistance to lower income families to buy affordable manufactured homes (THE most affordable national homeownership option), the UMH grant proposal concentrates on manufactured home homeownership options in distressed communities.

QUESTION: Does your proposal increase resilience in any disaster-prone areas?

RESPONSE:

UMH diligently tracks disaster risks within all its manufactured home communities and proactively takes steps to increase resilience in disaster-prone areas.

See Attachment E for a Heat Map, showing all 136 UMH Communities, rating each for the following environmental and climate categories: Earthquake, Wind Zone, Strong Wind, Hurricane, Tornado, Flood Zone, Flood – Lots Impacted, Coastal Flood Risk, Lightning, Wildfire, Heatwave, Hail, Ice Storm Risk Cold Wave, and Draught Risk.

The \$114 million in budgeted UMH investments in the 24 Revitalization Communities includes millions of dollars for infrastructure improvements that directly increase disaster resistance – including drainage improvements, retaining walls, and Wetlands delineation.

QUESTION: What are the barriers to manufactured housing preservation or revitalization in your project area?

RESPONSE:

There are two primary barriers to preservation and revitalization: (1) the availability of low down payment affordable mortgage loans and (2) the significant capital costs of carrying out deferred infrastructure improvements and addressing homesite and home unit vacancies.

1. Availability of Low Down Payment Affordable Personal Property Mortgage Loans

As noted in the Executive Summary and responses to Need questions, a critical component of preserving and revitalizing older communities, particularly those with vacant homesites and homes, is the ability to attract homebuyers. In turn, the most significant barrier to attracting homebuyers is the lack of availability of low down payment, long term affordable personal

property manufactured home mortgages – particularly for homebuyers of modest financial means, who are overwhelmingly low- and moderate-income.

Zero down payment loans facilitated by the PRICE grants would tackle this challenge head on.

2. The aging of communities with significant deferred infrastructure and High Vacancies

As older manufactured home communities age, the significant increases in deferred infrastructure improvements and the need to provide customary resident amenities are often beyond the financial capabilities of smaller owners – of Mom and Pop operators. These challenges are compounded by growing vacancies with respect to either home sites or homes themselves, which further strains the financial capabilities of the community owner.

In such cases, it is often necessary for the owner to sell older communities to community operators like UMH with more experience managing communities and more financial resources. In many cases this is essential to preserve the ongoing financial viability of the community itself and to preserve home values of the residents living in such communities.

As noted in the previous section, to overcome these barriers, UMH Properties will invest an estimated \$114.2 million of its own funds for infrastructure, resident amenities and new manufactured homes just in the 24 identified targeted Revitalization Communities. This amount represents a detailed budget for each community. Not a penny of PRICE grant funds will fund these investments.

EXHIBIT D: SOUNDNESS OF APPROACH

(b)(1) Description, Management, and Impact

QUESTION: What are your vision and goals?

RESPONSE:

UMH seeks to innovate by developing a successful, sustainable mortgage loan program for homebuyers purchasing affordable manufactured homes with zero or low down payment personal property mortgage loans – the greatest challenge to manufactured home affordability.

UMH plans to do this in connection with its business model of purchasing older communities characterized by high vacancy rates and in need of significant capital investments to carry out needed infrastructure improvements to preserve home values, the community and expand the supply of affordable housing.

QUESTION: Which eligible activities will you use to address the need(s) described in Factor (a)?

RESPONSE:

\$7.5 million of grant funds will be used for down payment assistance and \$500,000 will be used for loss mitigation to keep distressed borrowers in their home.

If the awarded grant amount is reduced – e.g., to as low as the minimum of \$5 million - UMH would not have to make any changes to its application. However, it would run out of down payment assistance funds approximately two years earlier and serve fewer homebuyers.

QUESTION: What is your timeline and key tasks along that timeline?

RESPONSE:

UMH has been funding long-term mortgage loans for resident homebuyers since the year 2000. Thus, as soon as grant funds are available, UMH will use them for down payment assistance as part of its ongoing mortgage loan underwriting process and loan closing. UMH estimates the funds will be used ratably over the period from fund availability to September 30, 2030.

UMH will, on a timely basis, give notice if it elects to cap the down payment assistance anywhere in the range of as low as a cap of \$10,000 and as high as a cap of \$15,000 per loan. The purpose would be to maximize the number of families assisted and the likelihood of utilizing all of the down payment assistance over the period ending September 30, 2030. This would still result in zero down payments for all homebuyers buying homes up to a range of from \$100,000 to \$150,000 – and extremely low down payments for homes above these prices.

Regarding establishment of a loss mitigation assistance program for distressed homeowner borrowers, UMH expects to publish criteria related to length of assistance (e.g., from six to 12 months of mortgage loan payments) and eligibility (e.g., loss of job/income or substantial health care expenditures) within 3 months of grant award and to start using funds right after that.

UMH will provide semi-annual reports to HUD regarding implementation of the criteria above, disbursements of funds, and expected allocation of grant funds between the two fund uses.

UMH will also keep HUD apprised of any discussions with Freddie Mac regarding use of loss mitigation funds to secure Freddie Mac loans for borrowers using Price down payment grants.

QUESTION: What is your budget?

RESPONSE;

Down Payment Assistance. UMH estimates that a \$8 million grant – with UMH using \$7.5 million of this down payment assistance – would create an estimated 1,025 new homebuyers.

Following is a summary of UMH mortgage loan data from calendar year 2023:

USED HOME LOANS

of Loans: 87

Min Sales Price: 12,350

Avg Sales Price: \$54,500

Max Sales Price: \$123,000

NEW HOME LOANS

of Loans: 118

Min Sales Price: \$79,900

Avg Sales Price: \$137,700

Max Sales Price: \$210,000

Budget estimates are based on this 2023 loan data, as follows:

- UMH funded 87 loans to renters buying their home, at an average loan size of \$54,500 [with loan size ranging from \$12,350 to \$123,000]
- UMH funded 118 loans to buyers of new manufactured homes, at an average loan size of \$137,000 [with loan amounts ranging from a low of \$79,900 to \$210,000].
- To maximize the number of assisted families, UMH would cap the maximum down payment assistance to \$10,000 (loans > \$100,000 would require a small down payment).

UMH assumes some voluntary cash contribution by some homeowners towards the down payment requirement, instead of 100% down payment assistance.

1 YEAR ESTIMATE = 205 homebuyers, at a cost of \$1.5 million/year

5 YEAR ESTIMATE = 1,025 homebuyers, at a cost of \$7.5 million.

If the grant award were only \$5 million (with \$4.5 million used for down payment assistance), the estimate is 660 homebuyers, with funds being depleted over 3 years.

Loss Mitigation Mortgage Loan Payments for Distressed Homeowners. UMH estimates that \$500,00 for this purpose would assist an estimated 125 homeowners with loss mitigation.

- This is based on estimates, based on recent historical loan experience, of around 25 homeowners qualifying for assistance per year. – or 125 over 5 years.
- Average Loan amount = \$100,000
- Average mortgage loan payment rate (P&I) of 7.5%
- Average Period of assistance of 6+ months.

(b)(2) Affordability and Equity.

QUESTION: How will you ensure the availability of affordable manufactured housing options to LMI households?

RESPONSE:

UMH estimates, based on past experience, that between 90% and 100% of homebuyers using the Price grant funds for down payments will be Low and Moderate Income (LMI) households.

UMH has obtained an independent second-party opinion from Sustainalytics on UMH’s April 2023 Sustainable Finance Framework. In its favorable opinion, Sustainalytics acknowledged UMH’s ability to provide affordable housing, noting that affordability of the Company’s portfolio reached 97% of low-income earners (defined as households making between 50-80% of their area’s median income), which represented an increase from the prior year's 94%.

Additionally, using HMDA data for UMH mortgage loans from January 1, 2022 through July 5, 2024, 85.5% of these loans were for families with income of \$100,000 or less. This is significant, because the average income of families buying a site built home last year exceeded \$100,000. Numbers of loans and percentage of all UMH loans in this period are as follows:

30.5% [180 loans] - \$0 to \$50,000 in annual income
 55.0% [325 loans] - \$50,000 to \$100,000 in annual income
 14.5 % [86 loans] – over \$100,000 in annual income

Per HMDA data, 33% of the 591 originated UMH loans in the last 2 and ½ years were to persons of color (Black/African American, Hispanic/Latino, Asian, or Indigenous) (actual percentages may be higher, as not all applicants identify race and ethnicity).

A critical component of UMH’s proposal is its focus on existing renters – predominately very low and extremely low income families – that are buying the units they are currently renting. UMH’s performance to date is unprecedented in its ability to sell homes to its renters for prices that have historically been at levels of \$30,000 and below – offering these renters the option to own their homes at an annual cost below the average cost in the area to rent an apartment.

Following are specific sale prices and units in 2023 and 2024 YTD that were sold to renters:

2024 Year to Date (YTD): 19 homes sold to residents for \$30,000 or less:

YTD 2024 COMMUNITY ADDRESS	SALES PRICE	COUNT
-------------------------------	----------------	-------

BIR	8190 BRIARWOOD DR LOT 50	\$ 30,000.00	1
BRV	2025 RT 9 N LOT 61	\$ 23,750.00	1
FPV	76 ARCH WAY	\$ 20,000.00	1
FRV	LOT 98	\$ 18,905.00	1
LRW	101 PEARY CIR	\$ 19,900.00	1
LSV	5028 TERRACE DR SW LOT 139	\$ 19,900.00	1
PAR	1817 ST CHARLES LOT 395	\$ 18,050.00	1
	1819 ST CHARLES / LOT 397	\$ 28,500.00	1
RVE	1920 VICTORY RD LOT 210	\$ 10,450.00	1
SUV	246 N 500 E LOT 165	\$ 28,000.00	1
	246 N 500 E LOT 217	\$ 20,000.00	1
	246 N 500 E LOT 250	\$ 29,900.00	1
	246 N 500 E LOT 251	\$ 21,000.00	1
	246 N 500 LOT 237	\$ 26,000.00	1
	LOT 245	\$ 26,000.00	1
SVE	5138 N ST NE LOT 112N	\$ 10,000.00	1
TWP	1809 ROC LANE	\$ 30,000.00	1
WVE	151 CENTER ST LOT 151	\$ 29,900.00	1
	35 WEST ST	\$ 24,900.00	1
Grand Total		\$ 435,155.00	19

2023: 15 homes sold to residents for \$30,000 or less:

COMMUNITY	ADDRESS/LOT #	SALES PRICE	COUNT
FRV	28180 OREGON RD LOT 642	\$ 12,350.00	1
	LOT 206	\$ 30,000.00	1
HCR	LOT 58	\$ 23,750.00	1
HOV	1540 ST. PATRICKS DR LOT 171	\$ 30,000.00	1
LRW	126 SUNFLOWER LANE	\$ 17,900.00	1
MEL	LOT 283	\$ 14,939.50	1
NOR	LOT 117	\$ 21,500.00	1
PIK	151 GULL DR	\$ 30,000.00	1
	319 EAGLE CIRCLE	\$ 19,000.00	1
RVE	1920 VICTORY RD LOT 222	\$ 25,000.00	1
WOR	LOT 126	\$ 21,000.00	1
	LOT 85	\$ 21,000.00	1
WVE	133 CENTER STREET	\$ 23,000.00	1
	251 EAST ST	\$ 22,000.00	1
	41 WEST ST	\$ 24,000.00	1
Grand Total		\$ 335,439.50	15

In addition, see the next section for land lease protections and annual land lease rent protections for homeowners, which protect affordability for homeowners for 30 years.

Finally, though not directly related to the PRICE grant fund use, virtually all renters in UMH communities have rents that, per HUD guidelines, are affordable to low-income families.

QUESTION: What protections will be in place for residents?

RESPONSE:

Homebuyer residents using the PRICE grant down payment assistance to buy a new home will have the following mortgage loan affordability and land lease protections:

- 25 year mortgage loan term for all purchases of a new manufactured home
- Option to obtain a 25 year lease term in conjunction with such mortgage loans
- Affordable land lease rents
- An annual cap on increases in land lease rents of the higher of 5% or CPI
- Advance notice of annual rent increases
- Advance notice of any planned sale or closure of a community.

For existing renters buying their used rental unit, the mortgage loan term and initial lease term will be 15 years. Protections 3 through 6 above also apply to buyers of used homes.

As noted just below in the subsection “**Preference Points,**” land lease terms and other protections will be extended to 30 years for ALL homebuyers when their mortgage is paid off.

These resident protections follow current UMH mortgage and land lease policies. In addition, since 2020 UMH has financed 40 of our communities with the use of Fannie Mae financing. These 40 communities offer tenant land lease protections such as:

- Tenant shall have a five day grace period after the due date for the payment of the site lease rent
- Tenant shall have the right to cure defaults for nonpayment of the site lease rent
- Landlord shall provide Tenant a minimum of 30 days written notice prior to any increase in the site lease rent
- Landlord shall provide Tenant a minimum of 30 days written notice prior to any increase in the site lease rent
- If Tenant is evicted from the Community, Tenant shall have the right to sell their manufactured home in place within 45 days after the eviction
- Tenant may post “for sale” signs on their manufactured home, of such size and at such locations as may be reasonably required by Landlord and may sell their manufactured home without having to first relocate it out of the Community
- Tenant may sublease their manufactured home or assign the Rental Agreement to a buyer of the manufactured home, provided the buyer or sublessee meets the Landlord’s minimum rules, regulations, and credit quality.

PREFERENCE POINTS.

The NOFO offers 2 preference points for proposals that ensure long-term availability of and access to affordable housing units in underserved communities (both homes and lots). Per the proposal and response just above, all units assisted with the down payment assistance grants meet the 15 year requirement (used homes) or exceed the 15 year requirement (new homes).

The NOFO offers an additional 2 preference points if the proposal ensures long term affordability and availability for 30 years. In order to ensure this, UMH will offer lease term extensions to a combined term of 30 years for all homeowners that make all their mortgage payments and pay off their loan. Thus, buyers of new homes would have their 25 year lease terms and tenant protections extended for 5 additional years – and buyers of used homes would have their lease terms and tenant protections extended for 15 additional years.

QUESTION: How does your proposal encourage access to resources and financing, especially for underserved communities and persons?

RESPONSE:

In conjunction with down payment assistance, UMH's will continue to offer mortgage loans at below market rates for families buying a home in a UMH community.

In conjunction with the PRICE grant use for down payment assistance, UMH will routinely provide referrals to prospective homebuyers of HUD certified housing counselors that offer pre-purchase homeownership counseling.

In conjunction with the PRICE grant use of loss mitigation homeownership preservation assistance, UMH will routinely provide referrals to distressed homeowners of HUD certified housing counselors that offer post-purchase homeownership counseling.

(b)(3) Environment and Resilience

UMH is committed to sustainability in its manufactured housing communities, as attested to in UMH's [2023 Sustainability Report](#), which provides an in-depth update on UMH's Environmental, Social, and Governance (ESG) initiatives and performance.

Following are excerpts from that report regarding Environmental issues:

"Environmental Highlights:

- Entered into a contract with GLYNT.AI, Inc. to aggregate and analyze utility consumption data. GLYNT has processed over 75,000 energy, water, and waste invoices and utility bills, enabling accurate data-driven operating insights and analytics for all our properties.*
- 84% of our communities are sub-metered for water and sewer use, thereby encouraging conservation.*
- Between 2022-2023, 75 additional communities completed retrofits that include LED lights and smart thermostats on all community buildings and streetlights. A total of 113 of our 135 communities are now at this retrofit level.*

- *In 2023 we started purchasing DOE certified Zero Energy Ready Homes.”*

“UMH has been procuring homes built up to ENERGY STAR standards, as many factories are now producing their standard homes to meet these efficiency criteria. Modern manufactured homes are equipped with secure building envelopes, enhanced insulation, low emissivity (low-e) windows, high performance heat pumps, and smart thermostats. ENERGY STAR homes can reduce electric bills by 20-30% compared to conventionally built homes, and modern manufactured homes are 20-30% more efficient than the IRC 2004 standards. The new generation of manufactured homes are designed to meet DOE Zero Energy home standards. To date, UMH has begun initial purchases of these homes from one supplier for both sale and rent.
“

Beyond acquiring energy-efficient homes, we are also taking steps to reduce our own carbon footprint. This begins with upgrading the infrastructure in value-add communities, implementing regular maintenance, leak detection technology, and water line upgrades to modern infrastructure. These actions help conserve natural resources and provide better control over our utilities expense. We’ve also upgraded our offices, garages, maintenance buildings, and other community facilities with LED lights and smart thermostats, newer roofs, better insulation, and more. These energy efficiency measures have been reviewed and endorsed by Sustainalytics. Moreover, we have introduced submetering in communities to improve water management at each site, leading to reduced water usage per site and enhanced overall efficiency. In 2022, we enlisted the services of a third-party to benchmark our consumption, with plans to expand the scope and accuracy of our efforts moving forward. With the SEC climate disclosure rule now in final form, we are working throughout 2024 to adjust our processes and meet the new requirements in FY2026.

UMH has been procuring homes built up to ENERGY STAR standards, as many factories are now producing their standard homes to meet these efficiency criteria. Modern manufactured homes are equipped with secure building envelopes, enhanced insulation, low emissivity (low-e) windows, high performance heat pumps, and smart thermostats. ENERGY STAR homes can reduce electric bills by 20-30% compared to conventionally built homes, and modern manufactured homes are 20-30% more efficient than the IRC 2004 standards. The new generation of manufactured homes are designed to meet DOE Zero Energy home standards. To date, UMH has begun initial purchases of these homes from one supplier for both sale and rent.

Beyond acquiring energy-efficient homes, we are also taking steps to reduce our own carbon footprint. This begins with upgrading the infrastructure in value-add communities, implementing regular maintenance, leak detection technology, and water line upgrades to modern infrastructure. These actions help conserve natural resources and provide better control over our utilities expense. We’ve also upgraded our offices, garages, maintenance buildings, and other community facilities with LED lights and smart thermostats, newer roofs, better insulation, and more. These energy efficiency measures have been reviewed and endorsed by Sustainalytics. Moreover, we have introduced submetering in communities to improve water management at each site, leading to reduced water usage per site and enhanced overall efficiency. In 2022, we enlisted the services of a third-party to benchmark our consumption, with plans to expand the scope and accuracy of our efforts moving forward. With the SEC climate disclosure rule now in

final form, we are working throughout 2024 to adjust our processes and meet the new requirements in FY2026.

Water

Our in-house professional engineers and management team undertake submetering projects to make residents more conscious of their water by being responsible for what they use. As a result, each resident receives a site rent reduction in the amount previously allocated for water. Residents can realize additional monthly savings with practical conservative water use. Presently, submeters have been installed in 86 communities within our portfolio. We are at 84% completion of our sub-metering objective, with 11 additional communities undertaking sub-metering in the future. We do not sub-meter in communities with private water systems. As our portfolio expands, we remain committed to implementing submetering in new communities where feasible. Alongside submetering, UMH has made substantial investments in leak detection technology, significantly enhancing our ability to identify and promptly repair leaks. The integration of leak detection technology is crucial to our efforts in rehabilitating communities plagued by deferred maintenance.

Retrofitting: LED Lighting and Smart Thermostats *We have successfully implemented another resource management initiative by transitioning to LED lights in our offices and streetlights. This transition also involves retrofitting our heating and cooling systems in offices and clubhouses with ecobee smart thermostats. As of now, 113 communities have been retrofitted with LED lights and smart thermostats. The 75 completed communities between 2022-2023 are experiencing a fast payback of 4.3 years, delivering over \$140,000 of savings. While we are fine-tuning our quantification of savings for heating and cooling, we expect a 4 – 6% reduction in energy expenses from the switch to smart thermostat technology.*

Electric and Fuel *After internally reviewing company-wide utility bills for the entire year of 2021, we have come up with an estimated electric use of 9.8 million kWh. We also estimated total natural gas use of 180,034 CCF and 74,243 gallons of propane. These numbers are incomplete because we still have not accessed tenant data and have gaps in capturing every meter point within each community. We are continually working on systemizing the process through artificial intelligence, utility collection software, and added IoT sensors. Our first shot at collecting this type of minute utility data was this year, based on 2021 consumption. We are committed to improving our processes to be soon able to report audit-ready and financial-grade utility data. We expect these numbers to become more accurate and decrease as a percentage per site as we continue upgrading homes to more efficient modern models, enhance our community infrastructure, and retrofit community buildings when possible.”*

(b)(4) Community Engagement

QUESTION: How will you seek and encourage diverse stakeholder participation?

RESPONSE:

UMH Properties has been engaging in stakeholder participation with homeowners in its communities since the year 2000, through the process of homeowners applying for UMH

mortgage loans and UMH underwriting and funding affordable long term mortgage loans with its own at-risk funds. Such participation is directly relevant to use of grant funds.

In compliance with PRICE application requirements, on Friday June 23, 2004, UMH posted its draft application on its website, soliciting feedback, and on Saturday June 24 UMH held a public meeting at its Pikewood Manor community, in Elyria, Ohio. 15 residents attended the meeting, asking questions and generally offering encouragement for UMH to apply.

Subsequently, UMH sent an email questionnaire to every resident – including both homeowners and renters - in the 24 Revitalization Communities, asking for comments, in person, by email, or electronically, on both the down payment assistance grants and the loss mitigation grants.

Comments of responders are included in the Attachments, pages 65 through 69.

If this application is approved, UMH plans to engage with local governments, non-profits, fair housing organizations, housing counseling agencies, and other local entities to request recommendations to ensure a successful down payment grant program and a successful loss mitigation program.

Over the course of the grant period, UMH plans to continue its ongoing outreach to residents regarding the grant program and to make any appropriate adjustments or revisions to maximize fund use effectiveness.

QUESTION: How does your proposal align with existing community plans and policies?
RESPONSE;

UMH homeownership activities and community revitalization activities are carried out with the objectives of creating affordable homeownership opportunities for persons of color, affordable housing for seniors and disabled persons, and entry-level homeownership opportunities for young families that face unprecedented homeownership challenges at a time of combined high mortgage loan rates and high home prices. In communities where demand for affordable rental housing is greatest, UMH has the flexibility and financing resources to allocate manufactured homes for this purpose, thus avoiding vacancies where demand for home sales is lower.

UMH complements community economic revitalization efforts by facilitating workforce housing needs, for example, in the 7 UMH Revitalization Communities located in Opportunity Zones.

Because UMH focuses on purchasing and revitalizing aging manufactured home communities, increasing affordable housing supply by filling vacant lots, it does not face the same local zoning barriers to manufactured housing production commonly faced by new community developers.

EXHIBIT E: CAPACITY

QUESTION: What experience do you have managing projects?

RESPONSE;

UMH Properties, Inc. (“UMH”) is a publicly traded REIT (real estate investment trust) that owns and operates 136 manufactured home communities in eleven states with approximately 25,800 developed homesites. UMH also has an ownership interest in and operates two communities in Florida containing 363 sites through its joint venture with Nuveen Real Estate.

In April, UMH Properties was named “Manufactured Housing Community Owner of the year by the Manufactured Housing Institute (MHI). the only national trade association that represents every segment of the factory-built housing industry, including builders, suppliers, retail sellers, lenders, installers, community owners, community managers, and others who serve our industry, as well as 48 affiliated state organizations.

UMH’s primary focus is on purchasing aging communities with significant vacancies, and with significant deferred infrastructure needs that outpace the current owner’s capability. UMH’s strong financials facilitate access to investment capital and financing necessary to carry out infrastructure improvements – which in turn preserves communities and protects existing home values.

UMH utilizes the land lease model where a resident owns or rents a home and leases the lot underneath the home from UMH. The land-lease arrangement allows a resident to experience the privacy and independence of a single-family home, without spending the funds otherwise on land purchase and property taxes. Unlike other affordable housing options, UMH residents have no common wall neighbors and can enjoy a spacious yard. Homeownership can be attained in a three-bedroom, two-bathroom manufactured home for a similar cost to a one-bedroom apartment.

QUESTION: What is your experience using grant funds?

RESPONSE;

UMH does not typically apply for federal grants.

However, UMH has 24 years experience in purchasing mortgage loans for its residents. The UMH proposal would use the grants for a homebuyer’s cash down payment on a mortgage loan. Disbursement of the down payment funds through a third party escrow account of a down payment grant for each homebuyer will be easy to administer.

Administration of the grants for loss mitigation payments for missed mortgage payments by distressed borrowers will also be easy to administer.

QUESTION: Who are your key staff?

RESPONSE;

Eugene W. Landy, Founder and Chairman of the Board

Samuel A. Landy, President and Chief Executive Officer
Anna T. Chew, Executive Vice President and Treasurer
Bret Taft, Executive Vice President and Chief Operating Officer
Daniel Landy, Executive Vice President of UMH and President of UMH OZ Fund, LLC
Jeffery V. Yorick, Executive Vice President of Engineering
Regina Beasley, Senior Vice President
Ayal Dreifuss, Senior Vice President of Rental Operations
Christine Lindsey, Senior Vice President
Robert Van Schuyver, Senior Vice President
Jeffery Wolfe, Senior Vice President of Field Operations
Abby Karnofsky, Vice President of Marketing
George Kline, Vice President of Corporate Security
Jeremy Landy, Vice President of Community Media Relations
Kristin Langley, Vice President and Controller
James O. Lykins, Vice President of Capital Markets
Nelli Madden, Vice President of Investor Relations
Aaron Potter, Vice President of ESG
T.C. Sheppard, Vice President of Consumer Finance
Alan Patterson, Assistant Vice President of Engineering
Brittnee Sperling, Assistant Controller
Kevin Miller, Chief Financial Officer of UMH OZ Fund, LLC
Becky Coleridge, Vice President of Investor Relations and Controller of UMH OZ Fund, LLC

QUESTION: What is your experience promoting racial equity?

RESPONSE;

See Attachment A: **Advancing Racial Equity Narrative**

Moreover, UMH has a long history of developing, purchasing and operating manufactured homes in underserved communities. Since adoption of Opportunity Zone legislation in 2017, UMH has to some extent turned its focus to investments in manufactured home communities in Opportunity Zones, and as noted 7 of the UMH Revitalization Communities are located in them.

Opportunity Zones revitalize economically distressed communities, particularly in communities with high levels of low income minority and other underserved families. A critical component to the success of Opportunity Zones is affordable rental and workforce housing.

UMH communities play a critical affordable housing role in those Opportunity Zone communities, by offering affordable manufactured homes for sale at prices that are far more affordable than the prices of site built homes in those communities.

This is particularly critical for Black families that, as noted have a homeownership rate that is around 20 percentage points lower than the average nationwide homeownership and for Hispanic families that, as noted have a homeownership rate this is around 15 points lower than the average nationwide homeownership rate.

The UMH grant proposal would significantly enhance these efforts to promote racial equity by providing zero down payment mortgages for purchase of affordable manufactured homes, in conjunction with below market UMH mortgage loans – including for the sale of homes at prices below \$30,000 to very low and extremely low renters in UMH communities.

UMH is an equal opportunity housing lender, with respect to its mortgage loans to residents.

QUESTION: What is your experience completing environment reviews?

RESPONSE;

The proposed grant does not propose any grant funds be used for any communities that will require completion of environmental reviews. Therefore, experience in environmental reviews is not directly relevant to the grant proposal.

However, UMH complies with all environmental requirements with respect to its communities and has completed environmental reviews for the development of some of its new communities.

QUESTION: Are you familiar with cross cutting federal requirements?

RESPONSE;

As noted, UMH Properties does not generally apply for federal grants.

However, UMH has reviewed these cross cutting federal requirements, including Uniform Administrative Requirements, Environmental Reviews, Lead-Based Paint rules, Fair Housing and Equal Opportunity, Duplication of Benefits, and the Davis-Bacon Act of 1931.

UMH is confident it can comply with all these requirements.

Since grants are only being used for direct financial assistance to home buyers and homeowners, provisions such as environmental reviews, Lead-Based Point rules, and Davis-Bacon do not appear to be relevant to the grant use of funds.

UMH has funded mortgage loans for 24 years and will continue to comply with all Fair Housing and anti-discrimination requirements.

With regard to financial and managerial capabilities, see the responses earlier to this section, which demonstrate that UMH has a strong record of financial stability and quality of management systems and an ability to meet the management standards prescribed in the NOFO section entitled “Assessing Applicant Risk.”

EXHIBIT F: MATCH OR LEVERAGE

Match. The NOFO states that grant proposals are awarded 2 rating points for proposals that leverage the grant funds with more than 50 percent of non-federal financial contributions that are committed, with a specific dollar amount and dedication to PRICE activities is explicit.

The UMH grant request is \$8 million.

Enclosed in this application, is a letter, on UMH letterhead, certifying that UMH Properties has committed to purchase 136 manufactured homes from several different manufacturers of manufactured homes. The cost of these homes is \$8,394,378. This letter has a detailed listing of each home order and one example of the supporting documentation for one purchase order commitment to purchase one home. Each home ordered has a separate purchase order, so transmission in the application does not seem feasible. However, on request, UMH is prepared to provide the complete documentation on each purchase order, by email or other means.

These home purchases are explicitly committed to the UMH proposal, because the proposal is to use down payment assistance to buy new homes that are being sited in UMH Communities.

Additionally, UMH will be providing a financial match (leverage) in ratios that significantly exceed the leverage ratio above – for expenditures that are not committed at this time and do not meet the technical match requirements - but will by necessity occur.

First as noted, UMH plans to combine (leverage) down payment assistance funds with UMH funded mortgage loans. Put simply, the down payment assistance grants cannot be used without the mortgage loans. Since underwriting requirements establish a down payment of 10% of the loan amount, **the leverage ratio of UMH loans to grant down payment assistance is 9 to 1.**

In addition, the \$8.4 million cited above for home unit purchases is a portion of the budgeted \$114.2 million UMH expects to spend in Revitalization Communities, as follows:

Infrastructure: \$14.9 million

[Based on detailed budgets for these 7 communities]

Resident Amenities: \$4.9 million

[Based on detailed budgets for these communities]

New Units + Repair of Existing units: \$94.3 million

[Based on estimate of \$50,000 for homes on 1,887 vacant sites]

TOTAL INVESTMENTS = \$114.1 MILLION

TOTAL PRICE GRANTS = \$8 MILLION

LEVERAGE RATIO: 14 TO 1

Description of Funding Risk and Contingency Plan

UMH is requesting an \$8 million price grant award. As calculated and noted in the Budget answer to (b)(1), \$7.5 million would be used for down payment assistance, which would create an estimated 1,025 new homebuyers and \$500,000 would be used to help an estimated 125 distressed homebuyers.

As noted in (b)(1), if HUD awarded only \$5 million (the minimum grant award), this would not in any way change the UMH grant proposal. It would simply reduce the number of families receiving down payment assistance (since only \$4.5 million would be available for this purposed). It would also accelerate the date at which all grant funds are used up.

If the grant amount is reduced to as low as \$5 million, UMH would still use the full \$500,000 for loss mitigation assistance, as proposed.

Therefore, no contingency plan is needed to address the possibility that as little as \$5 million might be awarded, instead of the \$8 million requested.

EXHIBIT G: LONG-TERM EFFECT

The UMH grant proposal will achieve the following long term impacts:

The UMH proposal will help current renters – predominately extremely low income and very low income families – become homeowners. See answer to (b)(2), which lists 34 home sales for prices \$30,000 and below in the last 18 months to renters buying the homes they rent in UMH manufactured home communities. At the average price of \$22,665 for these 34 homes, the average mortgage payment is only around \$150 a month – which, along with UMH land lease rents on owned homes, is commonly equal to or below what families were paying for rent.

UMH expects the zero down payment loans resulting from the PRICE grants to have the biggest impact on this cohort of very low income families that UMH is funding mortgage loans for, since they tend to have the greatest challenge in accumulating funds for a down payment. Of the 1,025 estimate new homeowners, UMH projects that hundreds will be renters buying their home.

The UMH proposal will ensure the long-term affordability, including lot rents, of homeownership for UMH resident homebuyers without federal subsidies – by combining UMH below market mortgage loans with a zero down payment option, long-term leases and rent protections. UMH fixed rate affordable mortgage loans on new home purchases are 25 years, which are combined with a matching option to enter into a 25-year lease term, and annual rent caps and other tenant protections. In addition, if a homeowner makes all their mortgage payments over the 25 year mortgage term, UMH will offer an additional 5-year lease term, for a total of 30 years. Used homes will have a 15-year mortgage, with matching 15 year lease term, rent caps, and tenant protections – with a similar extension to 30 year lease term if mortgage payments made.

The UMH proposal will promote stable homeownership options in the long term, including both the house and lot on which it sits, by creating a model that will complement FHA and GSE efforts to fund personal property manufactured home loans with low down payments. The PRICE zero down payment assistance grants will provide important data regarding loan underwriting, loan performance, and borrower profiles, which UMH will share with FHA and the GSEs. This will help demonstrate: (1) how low down payment personal property manufactured home loans can be effective and sustainable, (2) how small balance loans can be effectively originated (a key FHA priority).

UMH will approach Freddie Mac to explore using loss mitigation grant funds as loss reserve, to enable Freddie Mac re-start purchase of manufactured home personal property (chattel) loans.

The UMH proposal will also promote stable homeownership preservation options in the long term, by creating a model and performance data for the use of loss mitigation assistance for distressed borrowers in conjunction with personal property manufactured home loans. According to FHA's 2023 Annual Report, FHA preserved homeownership for 803,775 distressed homeowners since the onset of the COVID crisis, through FHA Title 2 program partial claims assistance for "borrowers that experience a temporary disruption in their income but can resume their previous monthly payments." The UMH proposed \$500,000 in loss mitigation grants will be modeled after this program and provide important real world experience to help FHA in building out a robust loss mitigation program for Title 1 personal property loans.

The UMH proposal will support underserved communities and vulnerable populations, including persons of color, by offering zero down payment manufactured home loans. Per HMDA data, 33% of the 591 originated UMH loans in the last 2 and ½ years were to persons of color (Black/African American, Hispanic/Latino, Asian, or Indigenous) (actual percentages may be higher, as not all applicants identify race and ethnicity).

The zero down mortgages will offer increase homeownership opportunities for persons of color – by combining zero down payment loans with manufactured homes, the nation’s most affordable homeownership option, with home prices on average that are one third of site built homes and homebuyer incomes on average only one third of site built homes.

This will address head on one of the most significant challenges that has contributed to Black homeownership rates being 20 percentage points below the national homeownership rate average and Hispanic homeownership rates being 15 points below the national average.

The UMH proposal will enable underserved communities, particularly those of color, to build wealth over the long term, by:

- (1) Creating homeownership for qualified borrowers than lack the cash for a down payment.
- (2) Creating home equity at home closing – by grants funding 10% of home purchase price [in contrast to CDBG and HOME programs that usually require repayment of the grant].
- (3) Freeing up the 10% cash down payment otherwise required for a loan, for other home related purposes, for financial obligations, and for building personal cash reserves.
- (4) Preserving homeownership and accumulated equity, through loss mitigation mortgage payments for a temporary period on behalf of distressed borrowers that lose their job [which are better for homeowners than FHA and GSE partial claims programs, which require the advances to be recast as debt at the end of the existing mortgage loan term].

The UMH proposal will make manufactured homes and the UMH communities being funded by the PRICE grants more livable, sustainable, and resilient, by:

- (1) Combining \$114.2 million in investments in infrastructure, amenities, and new homes in the 24 Revitalization Communities to address vacancy levels ranging from 21% to 99%
- (2) Investing millions of dollars in these 24 communities for infrastructure improvements that improve disaster resistance – including drainage improvements, retaining walls, and Wetlands delineation.

Above all, the UMH grants will make the UMH manufactured home communities more sustainable, by creating sustainable, affordable long term homeownership. Homeownership sustainability is facilitated by sound underwriting of the UMH mortgages loan, along with potential use of the grant funds for loss mitigation.

There is no better confirmation of UMH’s long-term impact than what it has already accomplished, with respect to UMH funding affordable, sustainable, long-term mortgage loans since the year 2000 (24 years).

The following chart shows outstanding loan balances for periods from 2000 through July 1, 2024. Homeownership sustainability is confirmed by UMH’s very low rate of foreclosures –

particularly for a loan product (personal property manufactured home loans) that is considered to be much more challenging financially than real property manufactured home or site-built loans.

UMH Sales and Finance, Inc. a wholly owned subsidiary of UMH Properties, Inc.

LOAN PERFORMANCE DATA SET FOR 2020, 2021, 2022, 2023 and 2024-Q1

Year 2020 Period ending 12/31/2020						
Unpaid Principal Balance	Number of Open Loans	Average Interest Rate	Bad Debt Percentage	Number of Foreclosures	Number of Foreclosures SOLD	Number of Foreclosures RENTED
\$41,793,515	905	7.54%	2%	27	11	16

Year 2021 Period ending 12/31/2021						
Unpaid Principal Balance	Number of Open Loans	Average Interest Rate	Bad Debt Percentage	Number of Foreclosures	Number of Foreclosures SOLD	Number of Foreclosures RENTED
\$50,975,564	990	7.19%	2%	28	16	12

Year 2022 Period ending 12/31/2022						
Unpaid Principal Balance	Number of Open Loans	Average Interest Rate	Bad Debt Percentage	Number of Foreclosures	Number of Foreclosures SOLD	Number of Foreclosures RENTED
\$62,191,945	1,104	6.96%	1.86%	21	15	6

Year 2023 Period ending 12/31/2023						
Unpaid Principal Balance	Number of Open Loans	Average Interest Rate	Bad Debt Percentage	Number of Foreclosures	Number of Foreclosures SOLD	Number of Foreclosures RENTED
\$77,074,669	1,275	6.87%	2.58%	33	22	11

Year 2024 - Q1 Period ending 03/31/2024						
Unpaid Principal Balance	Number of Open Loans	Average Interest Rate	Bad Debt Percentage	Number of Foreclosures	Number of Foreclosures SOLD	Number of Foreclosures RENTED
\$78,944,968	1,310	6.92%	0.68%	9	9	0

* For all of the foreclosures that were rented, the monthly rental rate was equal to or greater than the monthly loan payment.

ATTACHMENT A: Advancing Racial Equity Narrative

The UMH grant application, combined with existing UMH mortgage loan lending and community revitalization, is targeted to advancing racial equity and supporting underserved communities.

A significant racial homeownership gap exists currently. According to official Census Bureau statistics, the Black homeownership rate as of the first quarter 2024 is 45.9% - almost 20 percentage points below the national homeownership rate of 65.4%. And the Hispanic homeownership rate is 49.9% - almost 15 percentage points below the national average.

There are many factors that have contributed to this discrepancy, including historical patterns of discrimination and differences in wealth and income, which exacerbate an already challenging market environment for affordable homeownership.

UMH Properties' sole focus is purchasing, revitalizing and owning manufactured home communities that contain affordable manufactured homes. Manufactured housing is the most affordable homeownership option for American families. In 2022, the industry produced nearly 113,000 homes, accounting for approximately 11 percent of new single-family home starts. Last year, the price for an average manufactured home was \$127,250, while the average price of site-built homes was around \$413,000. The average income of a manufactured home buyer was about \$35,000, while the average income of a site-built home buyer was over \$100,000.

UMH Properties is a trailblazer in providing affordable long-term mortgage loans for families buying manufactured homes in its communities. Putting its own funds at risk, UMH has funded 1,310 personal property manufactured home mortgage loans totaling \$78.9 million for its residents – at rates consistently below market rates for personal property manufactured homes.

The down payment assistance under this grant application would complement UMH's loan options, but facilitating zero down payment loans, in order to further the goals of racial equity, helping families that can afford and otherwise qualify for a mortgage loan but that lack the required down payment funds to buy a home.

UMH will continue its outreach efforts to identify and overcome other homeownership barriers to communities of color, including:

Encouraging and referring families to prepurchase homeownership counseling.

Assisting potential homebuyers challenged by language and communication barriers.

Adapting its mortgage loan options and grant down payment assistance funds over time to maximize effectiveness in increasing homeownership for underserved borrowers.

UMH commits to provide, on an annual basis, performance and other loan data to HUD, FHFA, RHS, and VA, in order to assist in their development of federal mortgage loan programs for personal property manufactured home loans.

ATTACHMENT B: Affirmative Marketing

UMH Properties will affirmatively market the availability of both affordable homes for purchase in its communities, as well as the availability of long-term affordable mortgage loans UMH will continue to fund for its homebuyer residents and the down payment assistance grants being provided under this grant.

This outreach marketing will include demographic groups that include minorities, individuals with children, families with children, and individuals with limited English proficiency. Marketing sources may include websites, social media channels, and print media.

ATTACHMENT C: Affirmatively Furthering Fair Housing

UMH has always and will continue to comply with all Fair Housing Laws, and as noted in Attaching A, has designed this grant application with a goal of advancing racial equity.

ATTACHMENT D: Eligible Applicants Documentation

UMH Properties:

Resolution of Civil Rights Matters.

UMH Properties does not have any outstanding civil rights matters.

Timely Submission of Applications

UMH Properties will submit these applications by the due date of July 10, 2024

Eligible Applicant

UMH Properties is a for-profit entity that meets the requirement to:

“partner with one or several residents of such eligible Manufactured Housing Communities or that propose to implement a grant program that would assist residents of such eligible Manufactured Housing Communities”

UMH Properties meets this requirement, as follows:

1. 100% of the grant funds would be used to provide financial assistance in the form of cash to resident homebuyers or to homeowners within UMH communities.
2. UMH Properties will partner with its homebuyer residents buying homes by using the grant down payment assistance to help these homebuyers meet mortgage loan down payment requirements in order to close on the loans.
3. UMH Properties will partner with its homebuyer residents buying homes with the grant down payment assistance by funding long-term affordable mortgage loans for such homebuyers - funding the loans from its own funds and putting its own funds at risk.
4. UMH Properties will partner with its homeowner residents by using \$500,000 in grant funds for loss mitigation assistance, to make mortgage payment advances to keep distressed homeowners in their homes until they can resume mortgage loan payments.

Number of Applications

UMH Properties is applying for only the PRICE Main Competitions.

ATTACHMENT E: Heat Map Documentation

Following is a Heat Map, showing all 136 UMH Communities, rating each for the following environmental and climate categories: Earthquake, Wind Zone, Strong Wind, Hurricane, Tornado, Flood Zone, Flood – Lots Impacted, Coastal Flood Risk, Lightning, Wildfire, Heatwave, Hail, Ice Storm Risk Cold Wave, and Draught Risk:

	Community Name	Earthquake	Wind Zone	Strong Wind (County)	Hurricane (County)	Tornado	Flood Zone	Flood - Lots Impacted
1	Allentown	High - D	Tier 3	Relatively Moderate	Relatively Low	High	FEMA-X/AE	24
2	Arbor Estates	Low - B	Tier 3	Relatively High	Relatively Moderate	Moderate	FEMA-X/A	4
3	Auburn Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X	0
4	Bayshore Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Moderate	FEMA-X/AE	5
5	Birchwood Farms	Very Low - A	Tier 3	Relatively High	Very Low	Low	FEMA-X	0
6	Boardwalk	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X/A	7
7	Broadmore Estates	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X/AE	125
8	Brookside Village	Very Low - A	Tier 3	Relatively Low	Relatively Low	Moderate	FEMA-X/A	10
9	Brookview Village	Low - B	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
10	Camelot Village	Low - B	Tier 3	Relatively High	Very Low	High	FEMA-X	0
11	Camelot Woods	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Moderate	FEMA-X	0
12	Candlewick Court	Very Low -	Tier 3	Relatively High	Very Low	Low	FEMA-	104

		A					X/AE	
13	Carsons	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Significant	FEMA-X	0
14	Catalina	Low - B	Tier 3	Relatively High	Very Low	High	FEMA-X/AE	92
15	Cedarcrest Village	Very Low - A	Tier 3	Relatively High	Relatively Moderate	Moderate	FEMA-X/AE	272
16	Center Manor	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
17	Chambersburg I and II	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Significant	FEMA-X	0
18	Chelsea	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
19	Cinnamon Woods	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Significant	FEMA-X	0
20	City View	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Significant	FEMA-X	0
21	Clinton	Very Low - A	Tier 3	Relatively Moderate	Very Low	Significant	FEMA-X/A	3
22	Collingwood	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
23	Colonial Heights	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
24	Countryside Estates IN	Low - B	Tier 3	Relatively Moderate	Very Low	High	FEMA-X	0
25	Countryside Estates OH	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
26	Countryside Village	Moderate - C	Tier 3	Relatively High	Very Low	High	FEMA-X	0
27	Cranberry Village Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X	0
28	Crestview	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X/A	3
29	Cross Keys Village	Very Low -	Tier 3	Relatively	Relatively Low	Moderate	FEMA-	101

		A		Moderate			X/A	
30	Crossroads Village	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
31	D & R Village	Low - B	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
32	Dallas MHC	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
33	Deer Meadows	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Low	FEMA-X	0
34	Deer Run	Very Low - A	Tier 2	Relatively Moderate	Relatively Moderate	High	FEMA-X/AE	2
35	Duck River Estates	Moderate - C	Tier 3	Relatively High	Very Low	High	FEMA-X	0
36	Evergreen Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X	0
37	Evergreen Manor	Very Low - A	Tier 3	Relatively High	Relatively Low	Low	FEMA-X	0
38	Evergreen Village	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
39	FairView Manor	Very Low - A	Tier 3	Relatively High	Relatively Moderate	Moderate	FEMA-X	0
40	51 Estates	Very Low - A	Tier 3	Relatively High	Relatively Low	Low	FEMA-X	0
41	Fohl Village	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X	0
42	Forest Creek	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X	0
43	Forest Park Village	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X	0
44	Fox Chapel Village	Very Low - A	Tier 3	Relatively High	Relatively Low	Low	FEMA-X	0
45	Frieden Manor	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Significant	FEMA-X/A	3
46	Friendly Village	Very Low - A	Tier 3	Relatively Moderate	Very Low	Significant	FEMA-X	0

47	Garden View Estates	Moderate - C	Tier 3	Relatively High	Relatively Moderate	Moderate	FEMA-X	0
48	Green Acres	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Significant	FEMA-X	0
49	Gregory Courts	Very Low - A	Tier 3	Relatively High	Relatively Moderate	Significant	FEMA-X	0
50	Hayden Heights	Very Low - A	Tier 3	Relatively High	Very Low	Moderate	FEMA-X	0
51	Heather Highlands	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Moderate	FEMA-X	0
52	Hidden Creek	Very Low - A	Tier 3	Relatively High	Very Low	Moderate	FEMA-X/AE	9
53	High View Acres	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
54	Highland	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X/A	9
55	Highland Estates	Very Low - A	Tier 3	Relatively High	Relatively Moderate	Significant	FEMA-X/A	0
56	Hillcrest Crossing	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
57	Hillcrest Estates	Very Low - A	Tier 3	Relatively Low	Very Low	Significant	FEMA-X	0
58	Hillside Estates	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
59	Holiday Village	Moderate - C	Tier 3	Relatively High	Very Low	High	FEMA-X/AE	0
60	Holiday Village- IN	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X	0
61	Holly Acres Estates	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
62	Hudson Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X	0
63	Huntingdon Pointe	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0

		A						
64	Independence Park	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X/A	1
65	Iris Winds	Moderate - C	Tier 3	Relatively High	Relatively Moderate	Significant	FEMA-X	0
66	Kinnebrook Estates	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Low	FEMA-X/A	32
67	Lake Erie Estates	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
68	Lake Sherman Village	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X	0
69	Lakeview Meadows	Low - B	Tier 3	Relatively Moderate	Very Low	Significant	FEMA-X	0
70	Laurel Woods	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Moderate	FEMA-X	0
71	Little Chippewa	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X/A	15
72	Mandell Trails	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X/A	0
73	Maple Manor	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X/A	0
74	Marysville Estates	Very Low - A	Tier 3	Relatively Low	Very Low	Significant	FEMA-X/AE	37
75	Meadowood	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Low	FEMA-X	0
76	Meadows of Perrysburg	Very Low - A	Tier 3	Relatively Moderate	Very Low	Significant	FEMA-X	0
77	Melrose Village	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X/AE	0
78	Melrose West	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X/AE	0
79	Memphis Blues	High - D	Tier 3	Relatively Moderate	Relatively Low	High	FEMA-X/AE	61

80	Mighty Oak	Very Low - A	Tier 3	Relatively Moderate	Relatively Moderate	High	FEMA-X	0
81	Monroe Valley	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Significant	FEMA-X	0
82	Moosic Heights	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
83	Mount Pleasant Village	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
84	Mountaintop	Very Low - A	Tier 3	Relatively Moderate	Relatively Moderate	Significant	FEMA-X	0
85	New Colony	Very Low - A	Tier 3	Relatively High	Relatively Low	Low	FEMA-X	0
86	Northtowne Meadows	Very Low - A	Tier 3	Relatively High	Very Low	Moderate	FEMA-X/AE	46
87	Oak Ridge Estates	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X	0
88	Oak Tree	Low - B	Tier 3	Very High	Relatively Moderate	Low	FEMA-X	0
89	Oakwood Lake Village	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
90	Olmsted Falls	Very Low - A	Tier 3	Relatively High	Relatively Low	Low	FEMA-X	0
91	Oxford Village	Very Low - A	Tier 3	Relatively High	Relatively Moderate	Significant	FEMA-X/A	4
92	Parke Place	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X/A	4
93	Perrysburg Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Significant	FEMA-X	0
94	Pikewood Manor	Very Low - A	Tier 3	Relatively Moderate	Very Low	Low	FEMA-X/AO	23
95	Pine Manor	Very Low - A	Tier 3	Relatively High	Relatively Low	Significant	FEMA-X/A	0
96	Pine Ridge	Very Low - A	Tier 3	Relatively High	Relatively Low	Significant	FEMA-X	0

		A					X/A	
97	Pleasant View Estates	Very Low - A	Tier 3	Relatively Low	Relatively Low	Moderate	FEMA-X/AE	10
98	Port Royal Village	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X/A	0
99	Redbud Estates	Low - B	Tier 3	Relatively High	Very Low	High	FEMA-X/AE	243
100	River Valley Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Moderate	FEMA-X	0
101	Rolling Hills Estates	Very Low - A	Tier 3	Relatively High	Relatively Low	Significant	FEMA-X	0
102	Rostraver Estates	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
103	Saddle Creek	Very Low - A	Tier 2	Relatively Moderate	Relatively Moderate	High	FEMA-X/AE	6
104	Sandy Valley Estates	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X/AE	17
105	Shady Hills	Moderate - C	Tier 3	Relatively High	Very Low	High	FEMA-X	0
106	Somerset Estates	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Low	FEMA-X	0
107	Southern Terrace	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X/A	36
108	Southwind Village	Low - B	Tier 3	Very High	Relatively Moderate	Low	FEMA-X/A	22
109	Spreading Oaks Village	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
110	Springfield Meadows	Low - B	Tier 3	Relatively Moderate	Very Low	Significant	FEMA-X	0
111	Suburban Estates	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
112	Summit Estates	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
113	Summit Village	Low - B	Tier 3	Relatively	Very Low	High	FEMA-X	0

				Moderate				
114	Sunny Acres	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Low	FEMA-X	0
115	Sunnyside	Very Low - A	Tier 3	Very High	Relatively Moderate	Significant	FEMA-X	0
116	The Meadows	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X/AE	47
117	Trailmont	Moderate - C	Tier 3	Relatively High	Very Low	High	FEMA-X	0
118	Twin Oaks I and II	Very Low - A	Tier 3	Relatively High	Relatively Low	Low	FEMA-X	0
119	Twin Pines	Very Low - A	Tier 3	Relatively High	Very Low	Significant	FEMA-X/AE	43
120	Valley High	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
121	Valley Hills	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
122	Valley Stream	Very Low - A	Tier 3	Relatively Moderate	Relatively Low	Moderate	FEMA-X/AE	20
123	Valley View - Honeybrook	Very Low - A	Tier 3	Relatively High	Relatively Moderate	Significant	FEMA-X	0
124	Valley View I Ephrata	Very Low - A	Tier 3	Relatively Moderate	Relatively Moderate	Significant	FEMA-X	0
125	Valley View II Ephrata	Very Low - A	Tier 3	Relatively Moderate	Relatively Moderate	Significant	FEMA-X	0
126	Voyager Estates	Very Low - A	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0
127	Waterfalls Village	Very Low - A	Tier 3	Relatively Low	Relatively Low	Very Low	FEMA-X/AE	7
128	Wayside	Low - B	Tier 3	Relatively Moderate	Very Low	Significant	FEMA-X	0
129	Weatherly Estates	Low - B	Tier 3	Relatively Moderate	Very Low	High	FEMA-X	0
130	Wellington Estates	Very Low -	Tier 3	Relatively Low	Relatively Low	Low	FEMA-X	0

		A						
131	Wood Valley Estates	Very Low - A	Tier 3	Relatively Moderate	Very Low	Moderate	FEMA-X	0
132	Woodland Manor	Very Low - A	Tier 3	Relatively Low	Very Low	Low	FEMA-X	0
133	Woodlawn Village	Low - B	Tier 3	Very High	Relatively High	Low	FEMA-X	0
134	Woods Edge	Low - B	Tier 3	Relatively High	Very Low	Very High	FEMA-X	0
135	Worthington Arms	Very Low - A	Tier 3	Relatively Moderate	Very Low	Moderate	FEMA-X	0
136	Youngstown Estates	Very Low - A	Tier 3	Relatively Low	Very Low	Very Low	FEMA-X	0

	Community Name	Coastal Flood Risk (County)	Lightning	Wildfire	Heatwave (County)	Hail	Ice Storm Risk	Cold Wave	Drought Risk
1	Allentown	Not Applicable	Significant	Very Low	Very High	Moderate	Relatively High	No Rating	Relatively Low
2	Arbor Estates	Relatively Moderate	Moderate	Very Low	Relatively High	Moderate	Relatively High	No Rating	Relatively Moderate
3	Auburn Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
4	Bayshore Estates	Relatively Low	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Low	No Rating
5	Birchwood Farms	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively High	Relatively High	No Rating
6	Boardwalk	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
7	Broadmore Estates	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
8	Brookside	Not	Moderate	Very Low	Relatively	Low	Relatively	Relatively	No Rating

	Village	Applicable			Low		Low	Low	
9	Brookview Village	Not Applicable	Low	Very Low	Relatively Low	Low	Relatively High	Relatively Moderate	No Rating
10	Camelot Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Moderate	Relatively Low
11	Camelot Woods	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Low	Relatively Moderate	No Rating
12	Candlewick Court	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively High	No Rating
13	Carsons	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Relatively Low
14	Catalina	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively High	Very Low
15	Cedarcrest Village	Relatively High	Moderate	Very Low	Relatively Moderate	Low	Relatively Moderate	No Rating	Relatively Low
16	Center Manor	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	No Rating
17	Chambersburg I and II	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Relatively Low
18	Chelsea	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Low	Relatively Moderate	No Rating
19	Cinnamon Woods	Relatively Moderate	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	No Rating	Relatively High
20	City View	Not Applicable	Moderate	Very Low	Relatively Low	Low	Very Low	Relatively Low	No Rating
21	Clinton	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
22	Collingwood	Not Applicable	Moderate	Low	Relatively Low	Low	Relatively Low	Relatively Moderate	Very Low
23	Colonial Heights	Not Applicable	Significant	Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	No Rating
24	Countryside Estates IN	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Moderate	Very Low

25	Countryside Estates OH	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Low	No Rating
26	Countryside Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	No Rating	Very Low
27	Cranberry Village Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	No Rating
28	Crestview	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Low	Relatively Moderate	No Rating
29	Cross Keys Village	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Low	Relatively Moderate	No Rating
30	Crossroads Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
31	D & R Village	Not Applicable	Low	Very Low	Relatively Low	Low	Relatively High	Relatively Moderate	No Rating
32	Dallas MHC	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	No Rating
33	Deer Meadows	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively High	No Rating
34	Deer Run	Not Applicable	Significant	Very Low	Relatively Low	Low	Very Low	No Rating	Relatively Moderate
35	Duck River Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	No Rating	Very Low
36	Evergreen Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
37	Evergreen Manor	Very Low	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Very High	No Rating
38	Evergreen Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Low	No Rating
39	FairView Manor	Relatively High	Moderate	Moderate	Relatively Moderate	Low	Relatively Moderate	No Rating	Relatively Low
40	51 Estates	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively High	No Rating
41	Fohl Village	Not	Significant	Very Low	Relatively	Moderate	Relatively	Relatively	No Rating

		Applicable			Low		Moderate	Moderate	
42	Forest Creek	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
43	Forest Park Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	No Rating
44	Fox Chapel Village	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively High	No Rating
45	Frieden Manor	Not Applicable	Moderate	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Moderate	No Rating
46	Friendly Village	No Rating	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Low	No Rating
47	Garden View Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	No Rating	Very Low
48	Green Acres	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Relatively Low
49	Gregory Courts	No Rating	Moderate	Very Low	Relatively High	Moderate	Relatively High	No Rating	Relatively High
50	Hayden Heights	Not Applicable	Significant	Very Low	Relatively High	Moderate	Relatively Moderate	Very High	No Rating
51	Heather Highlands	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Moderate	Relatively High	No Rating
52	Hidden Creek	Relatively Low	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Moderate	No Rating
53	High View Acres	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
54	Highland	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
55	Highland Estates	Not Applicable	Significant	Very Low	Relatively High	Moderate	Relatively Moderate	No Rating	Relatively Moderate
56	Hillcrest Crossing	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
57	Hillcrest Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating

58	Hillside Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
59	Holiday Village	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Very Low
60	Holiday Village- IN	Not Applicable	Significant	Moderate	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
61	Holly Acres Estates	Very Low	Moderate	Very Low	Relatively Low	Low	Relatively Moderate	Very High	No Rating
62	Hudson Estates	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively Moderate	No Rating
63	Huntingdon Pointe	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
64	Independence Park	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	No Rating
65	Iris Winds	Not Applicable	Significant	Low	Relatively Moderate	Moderate	Relatively High	No Rating	Very Low
66	Kinnebrook Estates	Not Applicable	Moderate	Moderate	Relatively Low	Moderate	Relatively Moderate	Relatively Low	Very Low
67	Lake Erie Estates	Very Low	Moderate	Very Low	Very Low	Low	Relatively Low	Relatively High	No Rating
68	Lake Sherman Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Moderate	No Rating
69	Lakeview Meadows	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
70	Laurel Woods	Not Applicable	Moderate	Very Low	No Rating	Moderate	Relatively Low	Relatively High	No Rating
71	Little Chippewa	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
72	Mandell Trails	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	No Rating
73	Maple Manor	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Low	Relatively Low	No Rating
74	Marysville	Not	Significant	Very Low	Relatively	Moderate	Relatively	Relatively	No Rating

	Estates	Applicable			Low		High	Low	
75	Meadowood	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively High	No Rating
76	Meadows of Perrysburg	No Rating	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Low	No Rating
77	Melrose Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
78	Melrose West	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
79	Memphis Blues	Not Applicable	Significant	Very Low	Very High	Moderate	Relatively High	No Rating	Relatively Low
80	Mighty Oak	Not Applicable	Significant	Very Low	Relatively Moderate	Low	Very Low	No Rating	Relatively Low
81	Monroe Valley	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Relatively Low
82	Moosic Heights	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Low	Relatively Low	No Rating
83	Mount Pleasant Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
84	Mountaintop	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively Moderate	Relatively Low
85	New Colony	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively High	No Rating
86	Northtowne Meadows	Relatively Low	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Moderate	No Rating
87	Oak Ridge Estates	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
88	Oak Tree	Very High	Moderate	Moderate	Relatively High	Low	Very High	No Rating	Relatively Low
89	Oakwood Lake Village	Not Applicable	Low	Very Low	Very Low	Low	Very Low	Relatively Low	No Rating
90	Olmsted Falls	Very Low	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Very High	No Rating

91	Oxford Village	No Rating	Moderate	Very Low	Relatively High	Moderate	Relatively High	No Rating	Relatively High
92	Parke Place	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
93	Perrysburg Estates	No Rating	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Low	No Rating
94	Pikewood Manor	Very Low	Moderate	Very Low	Relatively Low	Moderate	Relatively High	Relatively Moderate	No Rating
95	Pine Manor	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Very Low
96	Pine Ridge	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Very Low
97	Pleasant View Estates	Not Applicable	Moderate	Low	Relatively Low	Low	Relatively Low	Relatively Low	No Rating
98	Port Royal Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
99	Redbud Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Moderate	Relatively Low
100	River Valley Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Low	No Rating
101	Rolling Hills Estates	Not Applicable	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Very Low
102	Rostraver Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
103	Saddle Creek	Not Applicable	Significant	Low	Relatively Low	Low	Very Low	No Rating	Relatively Moderate
104	Sandy Valley Estates	Not Applicable	Significant	Low	Relatively Low	Moderate	Relatively Low	Relatively Low	No Rating
105	Shady Hills	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Very Low
106	Somerset Estates	Not Applicable	Moderate	Very Low	No Rating	Moderate	Very Low	Relatively Moderate	No Rating
107	Southern	Not	Significant	Very Low	Relatively	Moderate	Relatively	Relatively	No Rating

	Terrace	Applicable			Moderate		Low	Moderate	
108	Southwind Village	Very High	Moderate	Very Low	Relatively High	Low	Very High	No Rating	Relatively Low
109	Spreading Oaks Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Very Low	No Rating
110	Springfield Meadows	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very High	Relatively Low	No Rating
111	Suburban Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
112	Summit Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Low	No Rating
113	Summit Village	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Moderate	Relatively Low
114	Sunny Acres	Not Applicable	Moderate	Very Low	No Rating	Moderate	Very Low	Relatively Moderate	No Rating
115	Sunnyside	No Rating	Moderate	Very Low	Relatively High	Moderate	Relatively High	No Rating	Relatively Low
116	The Meadows	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
117	Trailmont	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Low	Relatively Moderate	Very Low
118	Twin Oaks I and II	Very Low	Moderate	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Very High	No Rating
119	Twin Pines	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Very Low	Relatively High	Very Low
120	Valley High	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
121	Valley Hills	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively Low	No Rating
122	Valley Stream	Not Applicable	Moderate	Very Low	Relatively Low	Low	Relatively Moderate	Relatively High	No Rating
123	Valley View - Honeybrook	No Rating	Moderate	Very Low	Relatively High	Moderate	Relatively High	No Rating	Relatively High

124	Valley View I Ephrata	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively Moderate	Relatively Low
125	Valley View II Ephrata	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Relatively Moderate	Relatively Low
126	Voyager Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
127	Waterfalls Village	Relatively Low	Low	Very Low	Relatively Moderate	Low	Relatively High	Very High	Very Low
128	Wayside	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	Relatively Low	No Rating
129	Weatherly Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively High	No Rating	Very Low
130	Wellington Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Low	Relatively High	No Rating
131	Wood Valley Estates	Not Applicable	Significant	Very Low	Relatively Low	Moderate	Relatively Moderate	Relatively Low	No Rating
132	Woodland Manor	Very Low	Low	Moderate	Relatively Low	Low	Relatively High	Relatively Moderate	No Rating
133	Woodlawn Village	Very High	Moderate	High	Relatively High	Low	Very High	No Rating	Relatively Low
134	Woods Edge	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively Moderate	Very High	Relatively Low
135	Worthington Arms	Not Applicable	Significant	Very Low	Relatively Moderate	Moderate	Relatively High	Relatively Low	No Rating
136	Youngstown Estates	Very Low	Low	Moderate	Relatively Low	Very Low	Relatively High	Relatively High	Very Low

**SUMMARY OF RESIDENT COMMENTS
RECEIVED ON DRAFT APPLICATION**

On Friday June 23, 2004, UMH posted its draft application on its website, soliciting feedback. On Saturday June 24, 2024, UMH held a public meeting at its Pikewood Manor community, in Elyria, Ohio. 15 residents attended the meeting.

UMH also sent an email questionnaire to every resident – including both homeowners and renters - in the 24 Revitalization Communities, asking for comments on both the down payment assistance grants and the loss mitigation grants.

Comments of responders are included below:

Christina and Jason Pfeifer, Friendly Village

“Since the day we said “I do”, we knew we would have children and feel fortunate to have 5. We moved into the UMH property the spring of 2022 as renters, and we have not regretted this decision. We enjoy the neighborhood, the amenities, and the friendly office staff of Friendly Village. Since living here, we have had talks about finally buying our first home. Of course, this discussion is often swayed with the current economic state and making sure we meet our children’s needs and wants. Because we strive to be the best parents we can be, it can become difficult for us to save for a cash down payment for our first home purchase. A zero down payment loan would make bring us one step closer to reach our American dream goal of becoming homeowners. To have this obstacle removed would make it easier for us to provide a sense of stability for our children and a chance for us to show them that with hard work, tenacity, and help from others, your dreams and become a reality”.

Kimberly Graves, Marysville Estates

“This type of thing is amazing to have available for senior citizens and young couples just starting new families! I am 60 and I am not able to put money down on a place. I am limited to what type of employment I can still physically do so this would be an awesome program for me to be able to utilize!”

Anonymous married couple, Friendly Village

“We are mortgaging our house at Friendly’s Village in Perrysburg, Ohio. We still have our jobs but we feel that we are right for the grant because we have and are still are in troubling times, I know a lot of people are right now, I hope this will help us. When we first got our house, we were able to pay for mortgage, lot rent, groceries and etc. Since April of 2023 my husband had a really bad seizure, he can still walk, talk, move, etc., he felt he needed to cut hours at his job and his doctors agreed with him. I have been picking up as many hours as I can at my job. We have tried multiple times and trying again to get on food stamps or anything that is helpful from the Ohio Government. My Husband has been and trying again with disability but because we make more than what the Ohio Benefits Assistance tells us, we are surviving the best we can right now. I feel if I were to have two jobs, I will be exhausted and won’t have time with the family. If we get this grant we will be blessed and super thankful for someone to give us an opportunity for this. Thanks for reading a little about us and look forward from hearing from you. I would prefer to be anonymous please.”

Lisann Adkins, Marysville Estates

“The HUD grant would help me personally because I have a low income household and a financial grant that would cover my home monthly payments would make my life so much more financially manageable. My community is an amazing and bringing HUD to our community would bring more financial stability to our neighborhood which would allow our city to grow.”

Peggy Niedbalski, Friendly Village

“I live in Friendly, I rent my home and can’t afford to buy with down payment and amount of trailer payment my husband is on disability would love to if they could get the cost down.”

Tamela Brock, (Allentown) Memphis, TN

“To be afforded the opportunity to have our mortgage paid for 6 months due to unforeseen circumstances (i.e. unemployment) would be greatly appreciated as only one in my household works and the other receives disability. It would enable us to be at ease until work becomes available again. This grant would greatly impact many homes within the community by continuing to provide care for their families in the face of a financial crisis due to unemployment.”

Charles Vaisa, Friendly Village

“I believe the grant would be a great opportunity for families wanting to purchase a home but meet challenges. I’ve been at Friendly Village, 28180 Oregon Rd space 791 Perrysburg OH, for 2 years and I myself would like to purchase one of the units as I am currently renting.”

Anonymous, Lake Erie Estates

“I am a Renter at Lake Erie Estates in Fredonia. I believe having a zero down payment loan is great because there are families out here struggling to find work and that are having a hard time staying on top of financial needs. I prefer to stay anonymous. Thank you”

Dakota Hamilton, Woods Edge

“My name is Dakota Hamilton and I live in the Woods Edge community in West Lafayette, Indiana. I think it would be a good idea because as a renter, having assurance for 0 down payment and to stay in the community is a good option. It would allow my kids to stay in the school district when we purchase a house.”

Michael Lahmon, Lakeview Meadows

“My name is Michael Lahmon, I reside at Lakeview Meadows and I'm a renter. The grant would be extremely helpful due to today’s market is so much harder, though not impossible, to save enough money to make the down payment on a home. This would give so many the opportunity to become homeowners and better themselves. My partner and I have been wanting to buy the home we're in for some time now as we love the community we're in. I give my permission to use my name and response in your application.”

Kimberly Pratharn, Woods Edge

“I am a current renter. If I had the opportunity to buy my home with a zero down loan, then it would be possible for me to finally own my own home. I am a single parent who currently works and is starting nursing school in August. I have lived here for almost 2 years and have always paid my rent on time. My children's father passed away 2 years ago so I am truly on my own as a parent.”

Carrie Bowman, Woods Edge

“As a resident for 38 years, I feel this is an excellent idea. I truly hope this HUD grant goes through to support families that have financial need in purchasing a home in our community. A personal property mortgage adds strength to an individual’s intellectual character and sense of well-being. If an employment crisis should arise, keeping a family intact, allowing the homeowner to pursue new employment and having the funds to support themselves during this crisis time, builds a stronger stable family within a great community. A loan assistance program for families buying a home in our

established community is forward thinking about our future to stay a healthy vibrant community. Please give UMH Properties the opportunity to share our wonderful community with families who need financial assistance by giving this grant.”

Renee Obernauer, Center Manor

“Being a homeowner isn't always easy and things happen in life beyond our control at times. Having a program that can help a homeowner out when they get hurt or lose a job is definitely an incentive for the homeowner. I personally own my home and would welcome a program as such. I also would be more inclined to stay with UMH knowing they had this program in place.”

Anonymous, Redbud Estates

“Does not apply to me. I do not have a mortgage. Good luck with getting people who care about the property. Redbud Estates and I would rather remain anonymous.”

Anonymous, Allentown

“My son and I are renting at the Allentown Mobile Home Park, Memphis TN. We are renting because to buy a home is so expensive to own. The lot rent and mobile home rent is expensive also, so much that we have to decide how much we can put toward our other bills. Please help with some relief.”

Carlos Davila, Evergreen Manor

“Good morning, responding to the proposal to purchase the prefabricated house in which I currently live with my family, it would be great to have financing that covers the initial payment so that in this way the home can be obtained. If there was any possibility of being eligible, it would be a great way to be able to establish myself with my family in this country. Furthermore, it is often difficult to save the down payment due to the many things that arise in the process which limits saving money in the short term.”

Brandon Martinez, Deer Run

“I'm a renter I'm the Deer run community in Dothan, Alabama. Just want to take a brief moment and review this. The benefits of a zero down payment loan within UMH. This would allow me the opportunity to secure my family's home. I have 4 children that reside with my wife and I. This would make it possible as most home loans require a 10% down. If this grant is approved, this is definitely of interest to me for my family”

Janis Eytchison, Redbud Estates

“I know someone who worked for HUD, they are very infatck that HUD only ruins neighborhoods with their residents as they trash homes. We here in redbud have worked really hard to make it look nice and this move will ruin it. I feel you are just trying to get all your houses rented by whatever means possible as there are several houses you are not getting rent for and you have no concern for the people here who pay all their rent every month without assistance. HUD assures you get your money but does not assure the residents are legit and don't trash the neighborhood. I am TOTALLY against allowing HUD in here.”

Anonymous, Garden View

“I'm a current tenant renting in the Garden View Estate Property in Orangeburg, SC. I would be gladly interested in being a feed backer in this process. The opportunity to purchase a home with no down payment and affordable mortgage would help myself and a lot of other families who are struggling financially but are able to maintain by the income they have now to be able to live in

Garden View Estates. I appreciate you reaching out to everyone that currently resides in the community. This definitely means more than you know, it shows you all are working on our behalf and yours as well. I look forward to hearing from you again soon!!! Thank you in advance!!!

Reinaldo Varón Sabogal, Marysville Estates

“I am a renter in the Marysville States Community. I would like to be listed as a feedback provider. A zero down loan is a great idea as it would make home buying easier. I think that since the community has already done the background and credit checks, has received the deposit money, a lease with option to buy can be agreed upon and at the end of the agreed period if the tenant decides to buy the house the deposit is credited to the total debt of the house and he would continue to pay the difference. In case the tenant does not buy the house, he will continue as a tenant with the same conditions that are already established.”

Anonymous, New Colony

“I am a renter at New Colony mobile homes. I have been here for approximately 3.5 years. After reading this information I received, made me truly excited that there may be a possibility of owning my own home. As a single mom owning my own home was not something that I would be able to do that. To be able to not a deposit down and have a mortgage instead of rent has been a dream to me. If this is at all possible, thank you for thinking of the people who need it.”

Committed Match

UMH PROPERTIES, INC.

Juniper Business
Plaza 3499 Route 9
North, Suite 3-C
Freehold, NJ 07728
(732) 577-9997
Fax: (732) 577-9980

July 9, 2024

I, Kevin Miller, CFO of UMH OZ Fund, LLC, a subsidiary of UMH Properties, Inc. certify that UMH Properties has committed to purchase 136 manufactured homes from several different manufacturers of manufactured homes. The cost of these homes are expected to be \$8,394,378. Each home ordered has a separate purchase order and can be furnished upon request. Please see below for a detail listing of each home order and one example of the support documentation for one purchase order commitment to purchase a home.

Kevin Miller

Kevin Miller

A NYSE Company: Symbol - UMH



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	Communit y	SW/DW/Siz e	Order Date	Make	Model	PO#	Invoice Price
1	BAY	DW 28 x 56	5/2/2024	Adventure	45632	5973	\$89,618.00
2	BAY	SW 16 x 56	6/17/2024	Adventure	6562N	6011	\$49,637.00
3	BRV / BRX	DW 28 x 54	6/14/2024	Champion	A-25606	6005	\$85,808.24
4	BRV / BRX	DW 28 x 56	6/18/2024	Champion	A-25607	6013	\$86,908.75
5	CHA	DW 24 x 54	6/13/2024	Champion	NWD-B-24802	6004	\$79,889.00
6	CHA	DW 24 x 54	6/13/2024	Champion	NWD-B-24802	6004	\$79,889.00
7	CIN	DW 28 x 66	3/12/2024	Colony	A3S0340-P	5947	\$105,763.18
8	COL	DW 24 x 48	5/2/2024	Eagle River	LC-52G351	5974	\$70,684.00
9	CRO	DW 28 x 52	6/12/2024	Champion	25209	5999	\$88,275.20
10	CRO	DW 28 x 54	6/25/2024	Champion	24802	6014	\$90,459.20
11	DRE	DW 32 x 64	5/28/2024	Fleetwood	Excalibur	5986	\$105,521.00
12	DRE	DW 24 x 48	6/5/2024	Hamilton	Captiva	5992	\$82,777.00
13	DRE	DW 32 x 54	6/5/2024	Hamilton	Montana	5993	\$96,383.00
14	DRE	SW 16 x 56	6/5/2024	Hamilton	Topeka	5994	\$54,325.00
15	DRE	SW 16 x 56	6/5/2024	Hamilton	Topeka	5995	\$54,325.00
16	DRV	SW 16 x 60	7/2/2024	Champion	NWS-L-25208	6016	\$58,330.00
17	DRV	SW 16 x 66	7/2/2024	Champion	NWS-L-25208	6017	\$61,865.00
18	FOH	SW 16 x 76	4/22/2023	Skyline	33 C802	5970	\$60,082.00
19	FOH	DW 24 x 52	5/30/2024	Colony	A35H	5989	\$82,770.95
20	FOR	DW 28 x 64	6/17/2024	Adventure	4643L	6012	\$89,063.00
21	FOR	DW 28 x 52	7/1/2024	Adventure	2852-1	6015	\$81,597.00
22	FPV	DW 28 x 64	6/13/2024	Skyline	RK D660	6000	\$83,424.69
23	GAV	DW 24 x 48	5/31/2024	Hamilton	Captiva	5990	\$88,937.00
24	HOL	SW 16 x 72	5/22/2024	Clayton	Grand Living	5981	\$50,654.00
25	HOL	DW 28 x 60	5/22/2024	Clayton	Stella	5983	\$79,963.00
26	HVA	DW 28 x 52	6/5/2024	Champion	A25201	5997	\$90,798.60
27	HVA	DW 28 x 52	6/5/2024	Champion	45225	5998	\$88,468.60
28	IRI	DW 32 x 68	5/29/2024	Clayton	37SAV32684AH24	5987	\$100,821.00
29	MAR	DW 24 x 48	5/17/2024	Adventure	Mojave 348	5979	\$70,273.00
30	OAT	DW 28 x 52	10/31/2023	Redman	NWD-A-24405	5889	\$82,602.24
31	PRVS	DW 32 x 60	7/7/2023	Clayton	25CMB32603BH2 3	5860	\$108,955.00
32	RIV	DW 28 x 52	7/2/2024	Clayton	Savannah Living	6021	\$79,953.00
33	RIV	DW 26 x 60	7/2/2024	Champion	Keystone	6022	\$84,025.00
34	RIV	DW 28 x 52	7/2/2024	Clayton	Savannah Living	6020	\$79,977.00
35	RIV	DW 28 x 52	7/2/2024	Clayton	Savannah Living	6018	\$79,978.00
36	SVE	SW 16 x 70	5/20/2024	Adventure	6702	5980	\$56,917.00
37	WFV	SW 16 x 66	5/13/2024	Mansion	4070	5977	\$56,871.00
38	PIK	SW 16 x 56	5/1/2024	Mansion	4060	ADPIK212	\$44,756.00
39	BAY	SW 16 x 66	6/13/2024	Mansion	4052	ADBAY037	\$49,442.00


40	BRO	SW 16 x 66	4/11/2024	Eagle River	LC-70S8003-3	ADBRO064	\$56,670.00
41	BRO	SW 14 x 60	5/24/2024	Eagle River	LC-60F9020	ADBRO067	\$47,889.00
42	BRO	SW 16 x 66	5/24/2024	Eagle River	LC-60S155	ADBRO068	\$51,147.00
43	BRO	DW 28 x 48	6/24/2024	Champion	NWD-A-24202	ADBRO069	\$70,187.50
44	BRO	DW 28 x 48	6/14/2024	Eagle River	LC-52J731	ADBRO070	\$74,855.00
45	CAN	SW 16 x 66	5/24/2024	Adventure	6522W	ADCAN106	\$53,288.00
46	CAN	SW 16 x 66	5/24/2024	Adventure	6522W	ADCAN107	\$53,288.00
47	CAN	DW 28 x 48	5/24/2024	Adventure	4483M	ADCAN108	\$70,749.00
48	CAN	DW 28 x 48	5/24/2024	Adventure	4483M	ADCAN109	\$70,749.00
49	CAN	SW 16 x 66	5/24/2024	Adventure	6522W	ADCAN110	\$53,063.00
50	CAN	DW 28 x 48	5/24/2024	Adventure	4483M	ADCAN111	\$70,749.00
51	CAR	SW 14 x 46	6/14/2024	Champion	NWS-T-24601	ADCAR049	\$38,860.00
52	CAT	SW 16 x 72	5/16/2024	Mansion	4046	ADCAT239	\$55,404.00
53	CAT	SW 16 x 72	5/16/2024	Mansion	4046	ADCAT237	\$55,354.00
54	CAT	SW 16 x 76	5/16/2024	Mansion	4089	ADCAT236	\$55,199.00
55	CAT	SW 16 x 76	5/16/2024	Mansion	8050	ADCAT238	\$56,224.00
56	CHA	SW 12 x 52	7/3/2024	Champion	NWS-T-24601	ADCHA036	\$40,776.00
57	CHA	SW 16 x 60	7/3/2024	Champion	NWS-F-25206	ADCHA037	\$50,093.00
58	COL	SW 14 x 66	4/22/2024	Eagle River	LC-70F150	ADCOL047	\$52,768.00
59	COL	SW 14 x 60	4/22/2024	Eagle River	LC-64F524	ADCOL048	\$49,757.00
60	COL	SW 16 x 60	4/23/2024	Eagle River	LC-62S618	ADCOL049	\$54,607.00
61	CRE	SW 16 x 70	6/3/2024	Eagle River	ERH-70S8003-3	ADCRE050	\$59,438.00
62	CRE	SW 16 x 66	6/3/2024	Eagle River	LC-70S8003-2	ADCRE051	\$57,318.00
63	FOH	DW 23 x 40	4/24/2023	Skyline	Cedar Cove	ADFOH002	\$49,927.60
64	FOH	SW 16 x 76	5/16/2024	Mansion	8074	ADFOH005	\$53,813.00
65	FPV	SW 13 x 60	6/5/2024	Skyline	33C716	ADFPV069	\$45,543.80
66	FPV	SW 15 x 66	6/14/2024	Skyline	33 Custom HUD	ADFPV070	\$51,603.70
67	FPV	DW 28 x 52	6/18/2024	Colony	DS10363P	ADFPV071	\$66,707.15
68	FPV	SW 14 x 66	6/18/2024	Colony	DS1021P	ADFPV072	\$47,623.00
69	FRV	SW 16 x 66	5/16/2024	Mansion	4052	ADFRV193	\$50,197.00
70	FRV	DW 28 x 52	5/16/2024	Mansion	5854	ADFRV192	\$70,626.00
71	FRV	DW 28 x 52	5/16/2024	Mansion	5866	ADFRV191	\$71,726.00
72	FRV	DW 24 x 48	6/3/2024	Adventure	3482S	ADFRV196	\$71,874.00
73	FRV	DW 24 x 48	6/3/2024	Adventure	3482S	ADFRV194	\$71,343.00
74	FRV	DW 24 x 48	6/3/2024	Adventure	3482S	ADFRV195	\$71,870.00
75	FRV	SW 16 x 64	7/1/2024	Mansion	4069	ADFRV197	\$49,992.00
76	FRV	SW 16 x 64	7/1/2024	Mansion	4069	ADFRV199	\$49,992.00

77	FRV	SW 16 x 64	7/1/2024	Mansion	4069	ADFRV198	\$50,042.00
78	HOV	SW 16 x 68	5/3/2024	Adventure	6683L	ADHOV193	\$51,713.00
79	HOV	SW 16 x 72	5/3/2024	Adventure	6723U	ADHOV192	\$53,285.00
80	HOV	SW 14 x 72	5/3/2024	Adventure	2663W3U	ADHOV191	\$48,817.00
81	HOV	SW 14 x 72	5/3/2024	Adventure	2663W3U	ADHOV190	\$48,781.00
82	HOV	SW 16 x 72	5/16/2024	Adventure	6723U	ADHOV194	\$55,963.00
83	HUD	DW 28 x 48	5/1/2024	Skyline	2025	ADHUD085	\$62,116.00
84	HUD	SW 14 x 48	5/1/2024	Mansion	4452	ADHUD084	\$37,978.00
85	HUD	SW 14 x 56	5/14/2024	Mansion	4460	ADHUD086	\$41,582.00
86	IRI	SW 16 x 48	5/14/2024	Clayton	37SAV16481AH24	ADIRW093	\$50,960.00
87	IRI	SW 16 x 60	5/14/2024	Fleetwood	270PU16562U	ADIRW094	\$52,459.46
88	IRI	SW 16 x 48	5/14/2024	Clayton	37SAV16481AH24	ADIRW091	\$46,943.00
89	MAR	SW 16 x 70	5/24/2024	Adventure	Mojave 6683L	ADMAR135	\$53,041.00
90	MAR	SW 16 x 68	5/24/2024	Adventure	Mojave 6682S	ADMAR103	\$51,130.00
91	MAR	SW 16 x 70	5/24/2024	Adventure	Mojave 6703A	ADMAR134	\$51,960.00
92	MBS	DW 28 x 64	5/24/2024	Clayton	Number One	ADMBS123	\$76,800.00
93	MBS	SW 16 x 68	5/24/2024	Clayton	The Anniversary	ADMBS122	\$47,804.00
94	MBS	DW 28 x 64	5/24/2024	Clayton	Number One	ADMBS125	\$76,905.00
95	MBS	SW 16 x 68	5/24/2024	Clayton	The Anniversary	ADMBS120	\$48,770.00
96	MBS	DW 28 x 64	5/24/2024	Clayton	Number One	ADMBS124	\$76,878.00
97	MBS	SW 16 x 76	5/24/2024	Clayton	Freedom	ADMBS121	\$54,861.00
98	MEL	SW 16 x 76	5/24/2024	Adventure	6763H	ADMEL123	\$56,683.00
99	MEL	SW 16 x 76	5/24/2024	Adventure	6763B	ADMEL120	\$55,726.00
100	MEL	SW 16 x 76	5/24/2024	Adventure	6763B	ADMEL121	\$57,392.00
101	MEL	SW 16 x 76	5/24/2024	Adventure	1676-2	ADMEL122	\$56,237.00
102	PAR	DW 28 x 56	4/12/2024	Clayton	95CEJ28564AH24 3	ADPAR107	\$66,681.00
103	PAR	DW 28 x 56	5/24/2024	Adventure	45632	ADPAR111	\$73,654.00
104	PAR	DW 28 x 56	5/24/2024	Adventure	4563N	ADPAR109	\$72,933.00
105	PER	SW 16 x 70	4/9/2024	Mansion	4047	ADPER064	\$53,419.00
106	PIK	SW 16 x 60	5/1/2024	Mansion	2665	ADPIK215	\$47,740.00
107	PIK	SW 16 x 52	5/1/2024	Mansion	4056	ADPIK213	\$43,749.00
108	PIK	SW 14 x 60	5/18/2024	Mansion	4464	ADPIK218	\$45,135.00
109	PIK	SW 16 x 52	5/18/2024	Mansion	4056	ADPIK221	\$43,749.00
110	PIK	SW 16 x 52	5/18/2024	Mansion	4056	ADPIK219	\$43,749.00
111	PIK	SW 16 x 60	5/18/2024	Mansion	2665	ADPIK217	\$47,740.00
112	PIK	SW 14 x 56	5/18/2024	Mansion	4460	ADPIK220	\$42,441.00

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SPR	SW 16 x 72	5/24/2024	Adventure	Mojave 672	ADSPR030	\$55,687.00	
SPR	SW 16 x 66	6/24/2024	Adventure	6663X	ADSPR031	\$52,170.00	
SUB	SW 16 x 66	4/10/2024	Eagle River	LC-7058003-3	ADSUB097	\$57,182.00	
SUB	SW 16 x 66	4/10/2024	Eagle River	LC-7058003-3	ADSUB098	\$57,182.00	
SUM	SW 16 x 70	4/12/2024	Mansion	4047	ADSUM076	\$53,969.00	
SUN	SW 16 x 68	5/24/2024	Mansion	4053	ADSUN044	\$54,597.00	
SVE	SW 16 x 76	5/20/2024	Mansion	8076	ADSVE168	\$10,514.00	
SVE	SW 16 x 76	6/5/2024	Mansion	8086	ADSVE169	\$56,014.00	
TWP	SW 16 x 76	6/5/2024	Fairmont	430LE16763E	ADTWP111	\$55,707.00	
TWP	SW 16 x 66	6/5/2024	Adventure	6663X	ADTWP112	\$50,797.00	
TWP	SW 16 x 60	6/10/2024	Fairmont	430LE16602D	ADTWP110	\$50,783.00	
TWP	SW 16 x 66	6/10/2024	Fairmont	430LE16663C	ADTWP113	\$50,783.00	
TWP	SW 16 x 66	6/24/2024	Fairmont	430LE16663C	ADTWP114	\$52,570.00	
VAL	SW 16 x 76	4/9/2024	Skyline	33 Custom Hud	ADVAL120	\$48,565.00	
WDM	SW 16 x 76	5/13/2024	Eagle River	LC-80SS37	ADWDM07 4	\$67,196.00	
WDM	SW 16 x 66	5/13/2024	Eagle River	LC-70S743	ADWDM07 5	\$61,468.00	
WDM	SW 16 x 54	5/25/2024	Eagle River	LC-58S185	ADWDM07 6	\$53,047.00	
WDM	SW 16 x 76	5/25/2024	Eagle River	LC-80S371-LS	ADWDM07 7	\$65,613.00	
WEL	SW 16 x 76	7/3/2024	Mansion	8086	ADWEL100	\$56,824.00	
WEL	SW 16 x 76	7/3/2024	Mansion	8085	ADWEL101	\$59,594.00	
WEL	DW 28 x 44	7/3/2024	Colony	DTS	ADWEL102	\$63,124.35	
WFV	SW 16 x 66	5/3/2024	Mansion	4052	ADWFV065	\$53,766.00	
YOU	SW 16 x 66	5/13/2024	Mansion	4070	ADYOU027	\$55,146.00	
YOU	SW 16 x 66	5/13/2024	Mansion	4052	ADYOU028	\$54,206.00	

See next page for example of a committed purchase order for a home

	
HOME AUTHORIZATION FORM	
REQUISITION #	7/3/2004
STREET	4100 Troy Rd.
LOT #	218
NEW HOME ORDER / USED PURCHASE - FOR SALE ONLY	

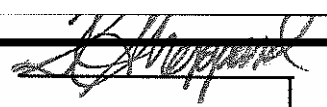
Use this form to order a new home or get a used home purchase authorized that will be For Sale Only. After this has been pre-approved by your regional manager then it should be sent to T.C. Sheppard for final approval and please email to: TCsheppard@umh.com and CC: LWammack@umh.com

<input checked="" type="checkbox"/>	NEW HOME ORDER (FOR SALE)	<input type="checkbox"/>	USED HOME PURCHASE (FOR SALE)
<input checked="" type="checkbox"/>	STOCK HOME ORDER	<input type="checkbox"/>	CUSTOM HOME ORDER

HOME INFORMATION
MANUFACTURER / FLOOR PLAN LENDER

ADVENTURE 11/1	D EAGLE RIVER / CUSTOMERS BANK	D REDMAN / TRIAD
mo	<input type="checkbox"/> FAIRMONT / TRIAD	<input type="checkbox"/> SKYLINE / TRIAD
D CHAMPION / TRIAD	D FLEETWOOD / TRIAD	D SUNSHINE / TRIAD
D CLAYTON / 21"	D HARMONY / TRIAD	<input type="checkbox"/> TITAN / TRIAD
MORTGAGE D COLONY /	D MANSION / TRIAD	<input type="checkbox"/>

MODE	avt & 71	YEAS	S' SIZE J/R
SERI/11,11	7/12/04	QUOTE #	69875 i/7/J-
INVOICE PRICE	1.5J-	SETI, JPCOST	\$/f, 4
DELIVERY DATE	7-8JJ	COST OF HOME SETUP FORM ATTACHED	yes
IS THE LOT COMPLETELY SET UP FOR THE HOME?		*MUST INITIAL:	YES NO
REQUESTED BY	J. Colley	DATE	7/3/2004
REGIONAL SIGNATURE	Dee Saunders/RM	DATE	07-05-24

VP APPROVAL		DATE	07/08/24
SIGNATURE		DATE	07/08/24
		PO#	6023

CORPORATE APPROVAL	ORDER DATE
-----------------------	---------------

UMH SALES AND FINANCE COST OF HOME SETUP FORM

PARK NAME: <i>Springfield Meadows</i>		DATE HOME ORDERED: <i>7/3/2024</i>	
HOME ADDRESS: SERIAL# <i>4100 Troy Rd.</i>		LOT#: <i>218</i>	SIZE: <i>16 x 72</i>
T.B.O.		MODEL#: <i>Mojave 672</i>	MAKE: <i>Adventure</i>
ADDITIONAL EXPENSES ADDED TO	EST. COST	ACTUAL COST	ADDITIONAL EXPENSES ADDED TO
Installation Permit	\$900.00		Water & Sewer Connections
Blocking & Leveling	\$3,000.00		Water lines
Cement Blocks for set up	Included with setup		Sewer pipes
Plastic	\$100.00		Hardware
Labor			Included with setup
Trim Out Labor			Electric Connection
Carpet Seaming			Included with setup
Hardw			Included with setup
Skirting	\$815.00		Labor
Timbers			Electric Permit
Hardware			Electrical Amp Upgrade
Labor	\$600.00		Gas Connection
Shed Size <i>8 X 10</i>	\$1,765.00		Gas Lines & Fittings
Delivery & Set up Fees			Labor
Gutters & Down Spouts	\$600.00		Gas Permit
Decks & Steps			Landscaping
Front Deck Size <i>8 X 10</i>	\$2,155.00		Trees/Shrubs
Deck Materials/Lumber			Grass Seed Driveway
Hardware Labor			Top Soil
Fiberglass back steps w/rail	\$875.00		House # Cleaning
Materials/Lumber Hardware	\$920.00		Smoke Alarms
Labor			Carbon Monoxide Light
Additional Deck <i>X</i>			Bulbs
Materials/Lumber Hardware			Paint & Stains
			Appraisal Cost
			\$30.00
Labor			
Extra Expense			
GARAGE SIZE <i>X</i>			
Extra Expense			
Central Air			
Unit Size <i>2.5 tones</i>	\$2,000.00		
Heat Pump			
Paddle AC Unit			
TOTALS:	\$770.00		
	\$14,400.00	\$0.00	

TOTAL :	\$38.00	\$0.00
Sale Price I W/tax	119,904	
Home Invoice (-)	59,952	
Tax (-1)	4,347	
Setup Cost (-)		
Estimated Comm.(-)		
Profit (=)		

QUOTE/CONFIRMATION ORDER Plant: 01 Adventure Homes Page:1 of 4
 Salesperson: Susan Pogue VEP: 0 Date:71212024
 Serial#: Quote#: 69275 Retail Cust: Site 218 Time:5:24:51 pm
 Mfg Date: Ship To: UMH - Springfield Meadows SHIPPING TO :UMH = SPRINGFIELD Blii To: UMH Sales and Finance, Inc.
 Memo: OHFirelands 4100 Troy Road Springfield, OH 937-964-1711 3499 Route 9 North Freehold, NJ 937-964-1711

Model: 672 **Model Year:** 2025 **Length:** 72.00 **Sq Feet:** 1,152.00 **Beds:** 3
Oesc: Mojave Model 672 **Width:** 16.00 **Floors:** 1 **Baths:** 2.0

DECOR • Decor 1 •4/-2

Anti! Descrionioo

Arna Pescritioo

Siding Color COMPASS - BAYOU BLUE Shutter Color BLACK	Cabinet Color HARDWOOD CABS Kitchen Countertop
Exterior Trlm Color WHITE Shngle	Bath #1 Countertop
Color 3 TAB BLACK Kitchen Wall	Bath #2 Countertop
DRYWALL Bath #1 Wall VOG PANEL	Kitchen Floor LINO Beth #1 Floor
Bath #2 Wall VOG PANEL	LINO Bath #2 Floor LINO Living
LMng Wall DRYWALL Family Wall	Floor LINO Family Floor =====
=== Dining Wall DRYWALL	Dining Floor LINO Bed #1 Floor
Bad #1 Well VOG PANEL Bed #2 Wall	25OZ Bed #2 Floor 25OZ
VOG PANEL Bed #3 Wall VOG PANEL	Bed #3 Floor 25O2 Bed #4 Floor
Bed #4 Wall =====	===== Entry Floor LINO Utility
Entry Wall DRYWALL Utility Wall	Floor LINO Hallway Floor LINO
DRYWALL Hallway Wall DRYWALL	
Window Covering 2• PLASTIC MINI BLINDS Valance	Fixture COior
Color =====	Recept & Switches WHITE
Interior Trim Color	

					<u>Thickness</u>
• INSULATION -33•19•11 •••					3.50
Awfu.o	<u>Thickness</u>		Aw fu.o		
	33	8.10	Floor Blanket		11
Celling Cellulose Walls Batten	19	5.50			

Qty Part	Description / Memo	Type	Price Location / Color
*****PACKAGES**			
1.00 AOV-HUD-STD2024	Clarification: This home built with new 2024 standards: cab over range, nick.el pulldown gooseneck faucet, OSB wrap with housewrap and window tape, mortised Interior door hinges, oval china sinks and argon filled windows	Opt	0.00
1.00 APL-BLK-6	Black Appliance Package #6 - Includes: Microwave, Dishwasher, SxS Refer, Deluxe Gas Range	Opt	1,705.00
.... CABINETRY, ,			
1.00 4032-ALL	40" Overheads ilo 30Q	Opt	325.00
Overheads (Kitchen Only)			
1.00 4034-ALL	Finished Base Center Shelf w/ Adjustable Overhead Shelf	Opt	160.00

Serial#: QUOTE/CONFIRMATION ORDER
Homes
Salesperson: Susan Pogue

Plant: 01 Adventure

VEP:0

Page:2of 4
Date:71212024

Quote#:
Mfg Date:

69275

Retail
Cust:
Site 218

Time:5:24:51 pm

Bill To: UMH Sales and Finance, Inc.

Ship To:
UMH.
Springfie
ld
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Memo:

SHIPPING TO:UMH = SPRINGFIELD
OHFirelands

4100 Troy Road
SpringfieJd, OH
937-964-1711

3499 Route 9 North
Freehold, NJ
937-964-1711

1.00 4110-SGL-O60	Sotld Cab Doors - Single 60' & Over	Opt	520.00
1.00 4111-SGL-O60	Solid Cab Stiles • Single 60' & Over	Opt	590.00
1.00 4152-ALL	Cabinet Cove T/O	Opt	75.00
t.00 4153-ALL	Mirrored Medicine Cabinet {non recessed}	Opt	115.00 GUEST
1.00 4256-ALL	3 Door Linen (where available)	Opt	230.00 MASTER BATH • NEXT TO COMMODO
1.00 4556-60	Overhead Cabfnet above Washer/ Dryer	Opt	170.00
<hr/>			
...KITCHEN_.			
1.00 296S.B1-ALL	Black Side by Side Refer	Cmpnt	0.00
1.00 2966-B2-ALL	Black Oishwa\$her	Cmpnt	0.00
1.00 2966-83-ALL	Black Microwave Over Range	Cmpnt	0.00
1.00 2966-B6-ALL	Black Deluxe Gas Range	Cmpnt	0.00
1.00 4670-2R-SGL-600	2 Rows of 3ftx12n GrouUess Matte Subway Tile T/O: Singlewldc 60' & Over	Opt	170.00
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-u11UTY-			
1.00 2300-ALL	Add Exterior Faucet	Opt	65.00 FDS @ GUEST BATH
1.00 2861-ALL	Gas Fumacew/ 100AMPService	Opt	375.00
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tt ELECTRICAL ,...			
1.00 6220-NEW	Ceiling Fan	Opt	158.00 LVR
1.00 6295-ALL	Recessed Can Lights in Kitchen	Opt	233.00
1.00 6296-ALL	Recessed Can Lights (2 per set)	Opt	87.00 DINING AREA
3.00 6391-ALL	Vanity Light above Salh Sink {each}	Opt	102.00
2.00 7401-ALL	Media Jack (each)	Opt	166.00 LVR & MAIN BEDROOM
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••llsATH-			
1.00 2670-ALL	54" Shower Stall ilo Tub/ Shower	Opt	311.00
1.00 2695-ALL	Towel Bars & Tissue Holders {both baths}	Opt	50.00
1.00 2702-DBL	Double Bowl Lavy (where available)	Opt	182.00
1.00 6333-ALL	Raised/ Elongated Toilet	Opt	85.00 MAIN BATH
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...""INTERIOR""**			
1.00 1214-SGL	Stomped Ceiling Texture - Singlewide	Opt	230.00
1.00 4105-SGL-600	3-1/2" Cove, 2-114 Casing, (Base w/ Drywall Option Only) - Main Living Area Only - Singlewide 60' & Over	Opt	445.00
10.00 7506-ALL	Hardwood Window SIU (per window)	Opt	300.00 Ti□
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- FLOOR COVERING-			
2.00 8270-ALL	Uno ilo Carpet (per room)	Opt	150.00
1.00 UMH-8276-ALL	Perimeter Wall Tack Strip (Oaks/ Pinecrest / UMH Only)	Opt	95.00

QUOTE/CONFIRMATION ORDER Plant: 01 Adventure Page:3 of4
 Homes VEP:0 Dale:7/2/2024
 Serial#: Salesperson: Susan Pogue
 Quote#: 69275 Retail Cust: Site 218 Tlma:5:24:51 pm
 Mfg Date: Ship To: UMH - Springfield Meadows Bill To: UMH Sales and Finance, Inc.
 Memo: SHIPPING TO :UMH = SPRINGFIELD 4100 Troy Road 3499 Route 9 North
 OHFirelands Springfield, OH Freehold, NJ
 937-964-1711 937-964-1711

... EXTERIOR*****

1.00 1001-ALL	Water & Ice Shield	Opt	192.00	
1.00 1184-SGL	Black Metal Awning Over Single Window With Uneals !lo Shutters Under Awning	Opt	285.00	HITCH END
1.00 3002-SGL-650	Campus "Georgia-Pacific" Siding (Singlewide 65' & Over)	Opt	1,495.00	
3.00 3150-ALL	Add Shutters (per pair)	Opt	171.00	T/O
1.00 3169-ALL	Mini Dormer (sized to fit)	Opt	425.00	

*** DOORS AND WINDOWS.....

			180.00	
1.00 5101-ALL	14"x40" Privacy Bath Window	Opt	150.00	MASTER SHOWER
1.00 5102-ALL	24"x8" Transom Window	Opt	275.00	HALLWAY
1.00 5280-ALL	Optional Vinyl Window (each)	Opt	590.00	FRONT RIGHT HINGE REAR LEFT HINGE AS SHOWN
2.00 5620-ALL	82" Self Storing Storm Door	Opt	0.00	STD W/DRYWALL
(shlploose)				
1.00 5700-ALL	White Metal Furnace Door	Std		

- STRUCTURAL-

1.00 1004-SGL-60O	Perimeter Heat (Floor) Registers (where available) w/ Metal Heal Duct - Singlewide - 60' & Over	Opt	220.00	
1.00 1052-SGL-60/70	Alternate Frame System - Single 60'-70' (eliminates perimeter piers if 30# roof ls optioned)	Opt	637.00	
1.00 1055-SGL	30# Roof Load - Singlewide	Opt	300.00	
1.00 1312-16W-600	2x6 Walls w/R-19 Insulation 16' Wide 60' and Over	Opt	735.00	
1.00 3418-SGL-61/76	R-33 Roof Insulation- Single 61'-76' Opt		80.00	

re MISCELLANEOUS-

2.00 2472-ALL	Adjustable Outrigger (Per Door) - Opt		76.00	
16' Wide (shlploose)				
535.00 2475-ALL	Partial Drywall (excludes closets) Opt		1,605.00	PARTIAL • KITCHEN -LVR-DINING - UTILITY AND HALLWAY
1.00 4116-ALL	VOG Shiploose Package - Shiploose 2 VOG Panels, 5 Battens & 2 pcs of Ceiling Trim	Opt	0.00	
1.00 4141-ALL	Sales	Opt	0.00	
1.00 4141-ALL	Sales	Opt	0.00	
1.00 9009-ALL	Compass Vinyl Comer Post {1 piece - shiploose)	Opt	27.00	
1.00 CUST-APP FEE	Custom Approval Fee (Existing Model)	Opt	500.00	SEE 18193

*** GENERAL CONSTRUCTION ***

1.00 GCR	General Construction Request	Opt	25.00	LOCKING KNOB SL INSTALLED
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... NON-PRODUCTION FEES -.

1.00 2563-ALL	National Association Dues	Opt	35.00
1.00 7000-HUD	HUD Fees & Inspection (per floor)	Opt	155.00

QUOTE/CONFIRMATION ORDER

Plant: 01 Adventure Homes

Page:4 of 4

Serial#: Salesperson: Susan Pogue

Date:7/2/2024

VEP:O

Quote#: 69275

Retail Cust: Site 218

Time: 2:24:51 pm

Mfg Date:

Ship To: UMH • Springfield Meadows

Billed To: UMH Sales and Finance, Inc.

Memo:

Q69275

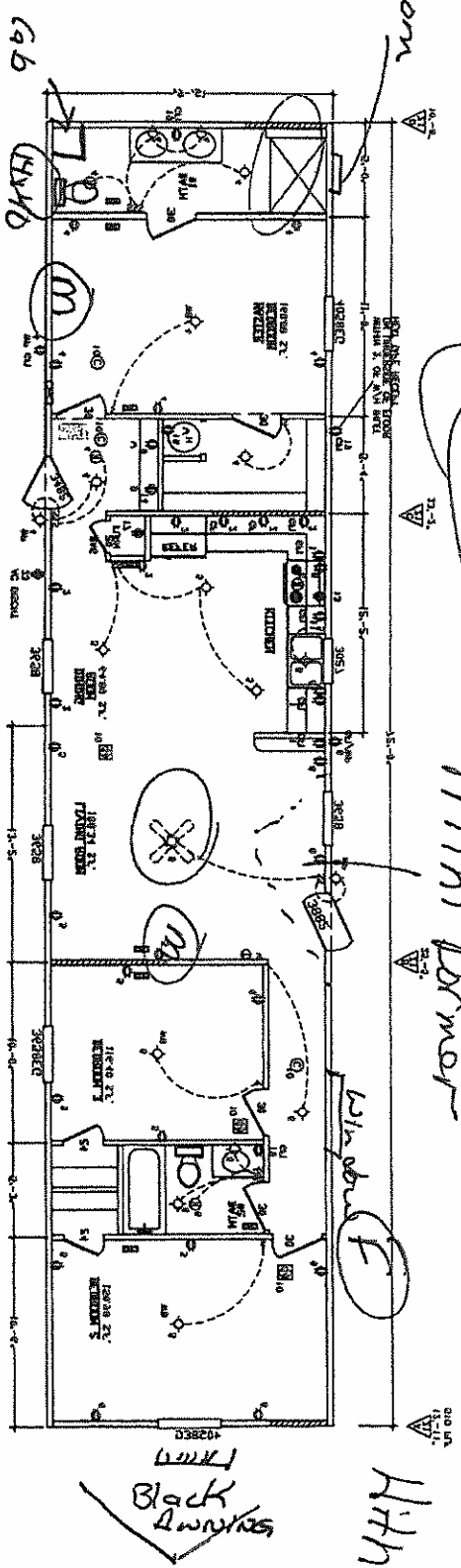
16 x 72

Transon

FOST

Mini Barner

With



Mirror Image

Bayou Blue - Sidiors
Black Shutters

THIS FLOOR PLAN AND ATTACHED OPTION DETAILS (IF APPLICABLE) IS DESIGNED TO MEET THE FOLLOWING STRUCTURAL REQUIREMENTS: WIND ZONE(9) | ROOF LOAD(S) 20 LBS

- NOTES:
1. RECEPT SHALL NOT BE INSTALLED WITHIN 18" OF THE END OF THE COUNTER.
 2. ELECTRICAL WALL PLATE SHALL NOT BE INSTALLED WITHIN 6" OF A SINK OR COOKTOP.
 3. KITCHEN TRILES INCLUDES BY APPOINTMENT FOR QUALIFYING EQUIPMENTS.
 4. THIS FLOOR PLAN MAY BE BUILT IN ANY EXACT REPORT, SALES ABOUT THE LENGTH AND WIDTH, BUT THE DIMENSIONS FROM CENTER LINE TO BE STARTED AT THE REAR OF END TO END AND FRONT INWARD.

ITEM	DESCRIPTION	QTY	UNIT PRICE	TOTAL PRICE
1
2
3
4
5
6
7
8
9
10

Floorplans 672310W-18604		SHEET FP 1
ADVENTURE HOMES 1119 PALMER DR. GARRETT, IN 46738		
DATE 04/27/21	BY HNS	CHECKED REV. DATE



Perf - \$42050
 Fine hnds \$22500

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YJ #JI?

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gas range
Dishwasher
Microwave*

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