

The Plattsburgh Housing Outlet Home News



Volume 22, Issue 1

Winter 2026

Did you know:

- Don't take our word for it. Ask for our extensive list of REFERENCES to help you feel comfortable at PHO. **"You didn't make promises you couldn't keep. You returned calls promptly, and continued to check in to make sure we were satisfied. We couldn't have asked for more and you surpassed our expectations."**
- Factory built homes are built indoors under controlled conditions. There are no frustrating weather or contractor delays.
- On average, manufactured home owners spend 25% less on utility bills versus site built home owners due to a variety of energy saving measures, such as better insulation and energy-efficient windows.

Save \$5000 on a Clayton Tide!

Available immediately and built to e-Built PLUS at N/C!



New website

- Model Homes**
see photos or our models and review pricing guides at www.plattsburghhousing.com
- Featured Homes**
look at some of our favorite "tried and true" models to explore more plans
- Get Inspired**
with our 3-D tours and photos to begin designing your new home



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NEW HOME
new beginning
NEW MEMORIES

As we enter 2026, we are finding demand is still high, and we are presently booking mid to late summer production slots with our manufacturers. Folks who can wait, are realizing they can own for the same price as rent- or have a brand new home for a similar price to a used existing one. With new construction YOU choose the layout, the colors and as important it is built to today's standards with a new home warranty!

Luckily (knock on wood) we are hearing that while there might be some tiny dips up and down, we expect prices to stay largely stable. If 2026 is your year, then we encourage you to get started.

As you may recall, we will remain **APPOINTMENT preferred**- but we welcome in-person communication and can accommodate your needs with a little notice! Your time is valuable, so we want to give you undivided attention when you visit.

Happy 2nd year anniversary to ALEC! Happy 5th anniversary to JACOB! **Happy 30th anniversary to WAYNE!** And cheers to 26 years from when Eric and Michelle purchased Plattsburgh Housing Outlet!



Here's what others have to say. 😊

Plattsburgh Housing Outlet Customer Satisfaction Survey

Thank you for taking time to fill out the survey on our performance. Your answers are very valuable to us. Please return at your earliest convenience to the enclosed stamped envelope. Please add additional comments on the reverse of this page.

Customer Name: Steve Bennett Date: 12/15/2022

Building Consultant: Michelle (Bennett)

How would you rate your building consultant in terms of:

	Excellent	Good	Fair	Poor
Helpfulness	●	●	●	●
Honesty	●	●	●	●
General Knowledge	●	●	●	●
Would you recommend your building consultant?	☒ Yes ☐ No			
Comments:				

How would you rate the delivery and set up of your home:

	Excellent	Good	Fair	Poor
Timeliness of delivery and setup	●	●	●	●
Quality of work performed	●	●	●	●
Attitude of the delivery and setup crew	●	●	●	●
Would you recommend the delivery and set crew?	☒ Yes ☐ No			
Comments:				

How would you rate the service you have received from PHO:

	Excellent	Good	Fair	Poor
Timeliness of service	●	●	●	●
Quality of work performed	●	●	●	●
Attitude of service manager	●	●	●	●
Attitude of service technicians	●	●	●	●
Would you recommend the service team?	☒ Yes ☐ No			
Comments: <u>Eric, Michelle, and Bob at Plattsburgh Housing Outlet really went above and beyond for us! When we thought that there was absolutely no way that our project was going to work, they found a way to get us back on track. We cannot say enough about how professional and dedicated they are towards the people that come through their office door. These people are not just salespeople looking to close the sale and move on, they genuinely care about the people that walk in. After the project is complete, they continue to contact us to make sure that everything is good and that there are no issues. The after the sale customer service and desire to make sure everything is good is something that is very important to me, and they have continued to contact me to make sure everything is good. I highly recommend them to anyone in the market to build a new home, as we could not have done it without them.</u>				

How was your experience with Plattsburgh Housing Outlet:

	Excellent	Good	Fair	Poor
How was your overall buying experience?	●	●	●	●
How would you rate the quality of your home?	●	●	●	●
Has your home met your expectations?	☒ Yes ☐ No			
Would you recommend Plattsburgh Housing to family or friends?	☒ Yes ☐ No			
Would you recommend Eagle River Homes to family or friends?	☒ Yes ☐ No			
Why did you purchase from us? ☒ Low Price ☒ Reputation ☒ Service ☒ Floorplan				
Construction of home ☒ Home Consultant ☐ Other:				
Do you know someone in the market for a new home?				
Name: _____ Phone Number: () _____				
Are you willing to show your home to prospective buyers? ☒ Yes ☐ No				

We LOVE to see pictures of your home once you have settled! Please send us any interior or exterior photos you have taken to michelle@plattsburghhousing.com

We are happy to provide references!

Sorry this is so late in coming, but wanted to thank you so much for everything! We absolutely love our new home, didn't take long to get used to it and feel real comfortable. And thank you also for the gifts you gave us. I would highly recommend you to anyone looking for a new home!

Steve Bennett
1 review

★★★★★ 20 minutes ago

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Check us out on google



Save TIME with a display model.
See the actual home
you will purchase!



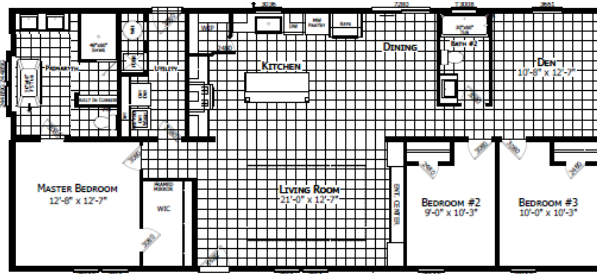
*** FULL WARRANTY! ***

*** Save money***

*** Save months of waiting to order***

Come tour the models to see if one is right for you! And until you can come in, visit our website "homes on display" section to see photos and videos to refresh your memory.

Will hold your model over the winter with a deposit!

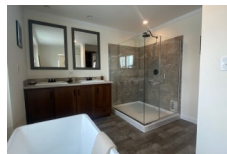


9N- Titan Pursuit 28x60, 1600sf
3 bed/2 full bath with den

Save \$3,000

Some of the features perfect for upstate NY & VT:

- Full Drywall
- Dormer and Window Lineals
- Tile shower and backsplashes
- Free standing tub
- 42" hardwood cabinetry
- Tray ceiling, LED lights
- Entertainment center with ship lap
- Black faucets and cabinet hardware
- Farmhouse sink and faucet
- Huge master closet and walk in pantry
- Stainless appliances including euro hood
- Vinyl in living room, upgraded carpet
- Craftsman doors and trim
- Upgraded insulation, 30 lb. roof
- Square porcelain sinks and framed mirrors



ASCEND™

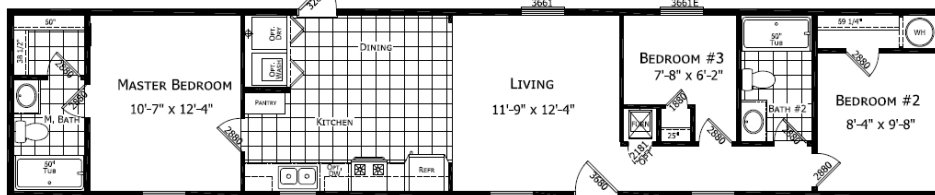


6N- NI613, 3 bedroom/ 2 bath
Modular Home

- X truss design for upstate NY snow loads, R 49 Roof with 1" foam board on perimeter for REZ check
- OSB exterior ILO OX Board for added strength, upgraded insulated craftsman style front door
- Range, dishwasher, microwave & fridge, farm sink, and soft close drawers
- 60" tiled shower and framed mirror in master painted cabinets
- Framed mirror in master bath with plank flooring
- Large kitchen island with Black pendant lights
- Pantry in kitchen
- Paddle fan in LR, overhead lights and can lights t/o



Save \$15,000

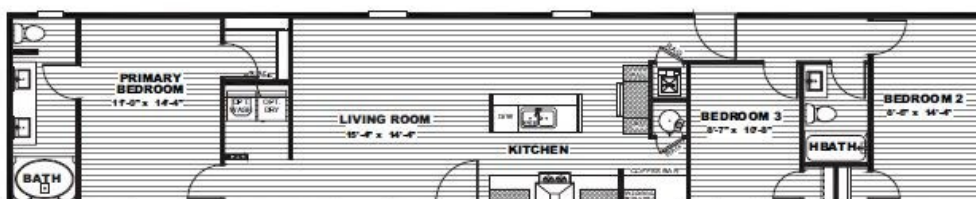


- 5N- 24805 14x66 3 bedroom/ 2 full baths
- Gorgeous hickory cabinets, dishwasher, pantry
- Master one piece fiberglass shower, porcelain sinks
- Gas furnace, 40 gallon water heater
- 2x6 construction, upgraded insulation and roof load, OSB and house wrap



ATLANTIC®
HOMES

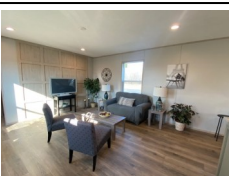
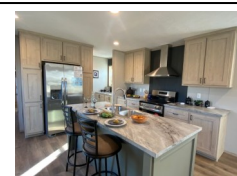
Save \$2,500



- 4N- Voyage 16x76 -3 bed/ 2 bath
- E-built plan with energy efficient options including ENERGY STAR
- Vinyl flooring throughout
- Stainless SBS fridge, smooth top range & dishwasher
- Upgraded two toned exterior with architectural shingles
- Argon filled windows and insulated doors



Save \$2,500



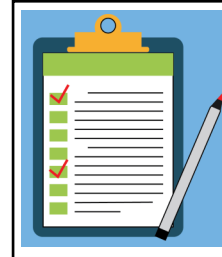
Building takes time.

WE KNOW IT IS JUST THE BEGINNING OF THE YEAR, BUT IF YOU WANT YOUR HOME IN 2026, WE ENCOURAGE YOU TO START SOON.

Most people haven't built a home before, so we are happy to offer our expertise throughout the process so that you can stay on track to meet your desired time frame.

From our first conversation until you move in your home, there are a lot of moving pieces! Here is an overview of what to expect.

Many of our customers need construction financing, if you haven't done so getting a preapproval with a lender is a good first step. It helps us both have a building budget to work with. Once you have chosen us as your builder, we will prepare a contingency agreement and get to work putting the framework of your project together to give you a home you love, that meets your needs, and stays within the monetary guidelines. When we have perfected this, that home contract gives your lender the ability to order the appraisal, have their underwriting department do their research, and get to a point that you close on the construction loan. **This is the magic day that we can officially order your home and schedule the site development!** While we would have established the construction timeframe at contract, this is when everything becomes official.



- ✓ Finalize land
- ✓ Get site quotes
- ✓ Home specs
- ✓ Lender process
- ✓ All before we can order your home!

From there, we will coordinate with our site contractors to start developing your property. Depending on the land and scope of your project this could be a few weeks or more. The well and septic/ town water and sewer tie ins, the foundation, utilities, driveway, clearing, grading... all need to be taken into consideration, along with the plan for how to deliver the home to the property ahead of the scheduled delivery.



Simultaneously while your site is being developed, the home is manufactured within the factory. After the site is ready, the sections are delivered to the property and we begin the process of assembling the puzzle pieces into your new home. In one day, your home is weather tight and then the rest of the interior and exterior finish begins. This will take several weeks to complete. We will coordinate the water/ electric/ heating system test and once finished, arrange for the final walk through with you.

We don't want to rush, we want to get the design and construction done right and while we aren't pushy, we don't want to disappoint you later either. We began scheduling spring/summer projects last fall, so great dates are still available but get snatched up quickly this time of year. Want a 2026 move in? Come see us to get started! But our 30 years of experience to work for you.



Resolve to get debt in control this year

After holiday purchases and as credit card statements begin to arrive in January, many Americans feel overwhelmed. Getting your finances in order is a great New Year's resolution. Here are some ideas on how to get started:



✍️ Collect key information on each credit card you have, even the ones with a zero balance. What do you owe? What is the interest rate and how close are you to the credit limit? Decide on a couple of cards you feel are critical and as the others are paid off, consider canceling them after consulting with your loan officer. Call and ask their protocol on how to cancel the account.

✍️ Prioritize payments. Make sure that you pay every bill on time (more about that later) but make an extra effort to send more money to cards with a higher interest rate or ones you are dangerous-

ly close to the credit limit- you may be penalized if you go over the limit.

✍️ Try to pay more than the minimum to cut down on the amount of interest you pay. On a credit card balance of \$5000 with an 18% interest rate, the minimum payment due would be about \$200. **The truth is that if you pay only the minimum amount due on that \$5000, it will take you over eleven years to pay off that debt!** That number assumes you do not charge any more to that account during those years. That \$5000 you charged to your credit account will cost \$7900 by the time the account is paid in full.

✍️ Negotiate with the lenders to see if their terms are flexible. If you have shown you are responsible with their credit card, there are often programs- better interest rates and fees- for those with good credit. It doesn't hurt to ask!

✍️ Pay all of your bills on time. If you have payments due at all times of the

month, some lenders will work with you to adjust the billing cycle so you can sit down twice a month to pay all your bills, perhaps around your pay period. **There has been a lot of talk recently about "universal default penalty."** This means that if you pay another bill (such as your phone bill) late, the credit card company can raise your rate, even if you weren't late with them! Lenders claim that your risk is higher if you pay any bills late. Additionally, many credit card companies are now charging up to \$39 in late fees.

✍️ Keep a journal. For a few months, write down any money you spend. Then figure out necessities vs. non-essentials. Resolve to stop spending money on frivolous items until your debt is paid off.

Learn how to negotiate with lenders by reading <https://www.cbsnews.com/news/how-to-get-a-lower-credit-card-interest-rate-this-fall/>
From CBS Money Watch



Eric and Michelle LaBounty, Owners
690 Route 3, **heated model homes!**
Near Della Honda
Plattsburgh, NY 12901
Phone: 518-563-6250/ 800-794-6250
www.plattsburghhousing.com



2013 Retailer
of the Year

Need land?



Not what you had in mind? Let one of our Realtor partners help you find the right property. Just ask! And have one of our site contractors preview before purchase.



Archie Bordeaux Rd.,
Town of Plattsburgh

- Conveniently located
- Peru School System
- Private pre-designed septic systems
- Town water
- Zoned R5 by the town for both single & multi section manufactured homes



Village Drive, conveniently
located off Route 374

- Map is likeness— more info coming soon
- Natural gas
- Town water, private septic
- Neighborhood setting
- **Be put on the call list as more information becomes available!**

☆ Celebrating 26 years of ownership! ☆

Stay connected with us!



The Do's and Don'ts of the Loan Process



Do's: Things to Do While Your Home Loan Is Being Considered:

As you're getting your home loan documents together, or as you are waiting for a loan underwriter to approve your loan, there are a number of things that you can do to improve your chances of approval. These include:

- **Do** include *all* financial information in your loan application. Failing to disclose something can result in a delay in approval.
- **Do** use the money you saved for your down payment, just for that. Odds are, you've likely saved for a while to pay for your down payment and you'll want to use that money solely for that purpose.
- **Do** be honest. Fudging documents to improve your chances of getting approved won't work, and will likely hurt your chances instead.
- **Do** follow up with the loan officer. Chances are the loan officer in charge of your loan is processing multiple other applications simultaneously. With so much on their plate, it never hurts to check in with your loan officer on a regular basis and ask questions about the loan process. Be responsive, so that the process can speed along.

Don'ts: Things to Avoid During the Home Loan Process

Just as there are a number of things that you can do during the home loan process, there are also a number of things that you should avoid doing when applying for a mortgage loan. These include:

- **Don't open new credit cards or apply for other loans.** Financial changes right before applying for a home loan, or during the approval process, can harm your chances.
- **Don't quit your job, change jobs, or become self-employed.** A bank will only give you a loan if you can prove that you have the means to repay it, which typically means a steady stream of income. Quitting or changing jobs right before getting a loan can result in home loan denial.
- **Don't make any unusual or large purchases.** Remember, a lender will consider *all* of your financial history and financial transactions before approving your loan. Things like buying a new car, enrolling in graduate school, or even buying large furniture before you buy your home, could hinder your chances of being approved.
- **Don't make other financial risks/changes.** This includes things like co-signing on a purchase for someone, changing to a new bank or making a large deposit into your bank. Your lender will want to ensure that you are financially stable and any of these things can hinder your chances of being approved.