UNITED STATES

| SECUR | EITIES AND EXCHANGE COM Washington, D.C. 20549 | MISSION |
|--|--|---|
| | FORM 8-K | |
| Pursuant to Section | CURRENT REPORT on 13 or 15(d) of The Securities E | xchange Act of 1934 |
| Date of Report (l | Date of earliest event reported): | September 22, 2025 |
| (Exact | UMH Properties, Inc. name of registrant as specified in it | es charter) |
| Maryland | 001-12690 | 22-1890929 |
| (State or other jurisdiction of incorporation) | (Commission File Number) | (IRS Employer Identification No.) |
| Juniper Business Plaza, 3499 Route 9 North, Suite 3-C, Freehold, NJ (Address of principal executive offices) | | 07728 (Zip Code) |
| Registrant's telep | hone number, including area cod | e: (732) 577-9997 |
| (Former nam | Not Applicable ne or former address, if changed sir | ace last report.) |
| Check the appropriate box below if the Form a under any of the following provisions (see Ge. | | usly satisfy the filing obligation of the registran |
| [] Written communications pursuant to Rule | 125 under the Securities Act (17 CF | FR 230.425) |
| [] Soliciting material pursuant to Rule 14a- 12 | 2 under the Exchange Act (17 CFR | 240.14a-12) |
| [] Pre-commencement communications pursu | ant to Rule 14d-2(h) under the Exc | hange Act (17 CFR 240 14d-2(b)) |

[] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

| Title of each class | Trading Symbol(s) | Name of exchange on which registered |
|---|-------------------|--------------------------------------|
| Common Stock, \$0.10 par value | UMH | New York Stock Exchange |
| 6.375% Series D Cumulative Redeemable Preferred Stock, \$0.10 par value | UMH PRD | New York Stock Exchange |

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company []

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. []

Item 7.01 Regulation FD Disclosure.

On September 22, 2025, the Company issued a press release on the Board of Directors' authorization to increase the Company's common stock repurchase program capacity to \$100 million from its previous authorization of up to \$25 million.

Item 9.01 Financial Statements and Exhibits.

- (d) Exhibits.
- 99 Press Release dated September 22, 2025
- 104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

UMH Properties, Inc.

Date: September 22, 2025 By: /s/ Anna T. Chew

Name: Anna T. Chew

Title: Vice President and

Chief Financial Officer



UMH PROPERTIES, INC. ANNOUNCES INCREASED STOCK REPURCHASE AUTHORIZATION TO \$100 MILLION

FREEHOLD, NJ, September 22, 2025...... UMH Properties, Inc. (NYSE: UMH; TASE: UMH), announced today that the Board of Directors has authorized the Company to repurchase up to \$100 million of its outstanding common stock, an increase from the Board's previous authorization of up to \$25 million of common stock repurchases. The Board of Directors initially approved a share repurchase program in 2009 and, since that time, UMH has repurchased approximately 194,000 shares of common stock at a weighted average price of \$10.64 per share for a total purchase price of approximately \$2.1 million. There have been no share repurchases made since 2020.

The increased share repurchase program is intended to be implemented through purchases made from time to time using a variety of methods, which may include open market purchases, privately negotiated transactions or block trades, or by any combination of such methods, in accordance with applicable insider trading and other securities laws and regulations.

The size, scope and timing of any purchases will be made at management's discretion based on business, market and other conditions and factors, including price, regulatory and contractual requirements or consents, applicable securities laws, and capital availability. The repurchase program does not require the Company to acquire any particular amount of common stock, and the program may be suspended, modified or discontinued at any time at the Company's discretion without prior notice.

The Company's September 2024 common stock at-the-market sale program ("ATM program") remains in place (as does its March 2025 preferred stock at-the-market program ("Preferred Stock ATM program")); however, common shares are not being issued under the common stock ATM program at this time. The Company retains the right to use the ATM program and/or the Preferred Stock ATM program in the future based on market conditions.

Samuel A. Landy, President and Chief Executive Officer stated, "The Board's decision to increase our share repurchase program capacity to \$100 million reflects our strong conviction in the intrinsic value of our stock and the strength of our operations and balance sheet. We are committed to driving strong shareholder returns while returning capital to shareholders. We will monitor the market to determine the appropriate time to utilize the common stock repurchase program."

UMH Properties, Inc., which was organized in 1968, is a public equity REIT that owns and operates 144 manufactured home communities, containing approximately 26,800 developed

homesites, of which 10,600 contain rental homes, and over 1,000 self-storage units. These communities are located in New Jersey, New York, Ohio, Pennsylvania, Tennessee, Indiana, Maryland, Michigan, Alabama, South Carolina, Florida and Georgia. Included in the 144 communities are two communities in Florida, containing 363 sites, and one community in Pennsylvania, that UMH has an ownership interest in and operates through its joint venture with Nuveen Real Estate.

Contact: Nelli Madden

732-577-4062

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A NYSE Company: Symbol - UMH

