
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 1, 2025

UMH Properties, Inc.
(Exact name of registrant as specified in its charter)

Maryland
(State or other jurisdiction
of incorporation)

001-12690
(Commission
File Number)

22-1890929
(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 telephone number, including area code: (732) 577-9997

Not Applicable
(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ 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 October 1, 2025, the Company provided investors with an update on its third quarter 2025 operating results.

The information being furnished pursuant to this Item 7.01, including Exhibits 99 to this report, shall not be deemed "filed" for any purpose, including for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of such section. The information in this report, including Exhibits 99, shall not be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, unless specifically incorporated by reference into any such filing. This report will not be deemed an admission as to the materiality of any information in this report that is required to be disclosed solely by Regulation FD.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

99 Press Release dated October 1, 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: October 2, 2025

By: /s/ Anna T. Chew

Name: Anna T. Chew

Executive Vice President and Chief
Financial Officer



UMH PROPERTIES, INC. THIRD QUARTER 2025 OPERATIONS UPDATE

FREEHOLD, NJ, October 1, 2025.....UMH Properties, Inc. (NYSE: UMH; TASE: UMH), a real estate investment trust (REIT) specializing in the ownership and operation of manufactured home communities, is providing investors with an update on the third quarter of 2025 operating results:

1. We converted 223 new homes from inventory to revenue generating rental homes. Year-to-date, we have converted 528 new homes from inventory to revenue generating rental homes. UMH now owns approximately 10,800 rental homes with an occupancy rate of 94.1%.
2. Same Property occupancy increased by 132 units during the third quarter and 357 units over the same period last year to 88.5%.
3. We achieved gross home sales revenue of \$9.2 million compared to \$8.7 million last year, representing an increase of approximately 5%. Additionally, we achieved gross home sales revenue of approximately \$800,000 at Honey Ridge, our recently opened community owned through our joint venture with Nuveen Real Estate. Including these sales, sales for the third quarter were approximately \$10 million, representing an increase of 14% over last year.
4. Our occupancy gains and rent increases achieved throughout 2024 and thus far in 2025 have increased our same property October 2025 rental and related charges by approximately 10% over October 2024 and our total charges by 12%. Rental and related charges, including our joint ventures, for the third quarter were approximately \$57.7 million compared to \$52.4 million last year, representing an increase of approximately 10.1%.
5. We closed on the acquisition of two manufactured home communities, located in Conowingo, Maryland, for a total purchase price of \$14.6 million. These communities contain 191 developed homesites, of which 79% are occupied. They are situated on approximately 82 acres.
6. We completed the sale to investors in Israel of approximately \$80.2 million of 5.85% Series B Bonds due 2030. The net proceeds of the offering will be used for working capital and general corporate purposes.
7. We issued and sold approximately 290,000 shares of Common Stock through our At-the-Market sale program at a weighted average price of \$16.44 per share, generating gross proceeds of \$4.8 million. Through the Preferred At-the-Market sale program, we issued and sold approximately

3,300 shares at a weighted average price of \$23.00 per share, generating gross proceeds of approximately \$75,000. Currently, the Common Stock ATM and Preferred Stock ATM are shut down.

Samuel A. Landy, President and CEO of UMH Properties, Inc., stated “UMH continues to execute on its business plan, which is resulting in increased sales, occupancy and overall operating results. As we deploy recently raised capital into new rental homes, expansions, community acquisitions and retail financing, we anticipate our earnings per share to rise accordingly. We have a long-term proven track record of delivering earnings growth and value for our shareholders. Over the past 5 years, we have increased our dividend by 25%.

“During the quarter, we converted 223 new homes from inventory to revenue generating rental homes. Our pace of rental home conversions has increased throughout the year and we believe we are on track to meet our goal of adding 700 to 800 new rental homes. Our rental home occupancy rate remains strong at 94.1% and our rent collections are in line with our historical averages.

“Sales continue to demonstrate growth with a 9% increase over last year, not including our joint venture at Honey Ridge, and a 12% increase, including Honey Ridge. We are on track to break our annual sales record of \$33.5 million which was set last year. Our sales pipeline is currently approximately \$3.6 million which positions us well for the 4th quarter.

“We currently have approximately 130 homes on site and ready for occupancy and an additional 280 homes on site that are currently being installed. This inventory will allow us to continue our occupancy growth for the remainder of the year and into next year.

“We look forward to continued sales and occupancy growth throughout the year.”

It should be noted that the financial information set forth above reflects our preliminary estimates with respect to such information, based on information currently available to management, and may vary from our actual financial results as of and for the third quarter ended September 30, 2025. UMH’s final third quarter results will be released on Monday, November 3, 2025, after the close of trading on the New York Stock Exchange and will be available on the Company’s website at www.umh.reit, in the Financials section. Senior management will discuss the results, current market conditions and future outlook on Tuesday, November 4, 2025, at 10:00 a.m. Eastern Time.

UMH Properties, Inc., which was organized in 1968, is a public equity REIT that owns and operates 144 manufactured home communities containing approximately 26,900 developed homesites, of which 10,800 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, containing 113 sites, that UMH has an ownership interest in and operates through its joint venture with Nuveen Real Estate.

Certain statements included in this press release which are not historical facts may be deemed forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Any such forward-looking statements are based on the Company’s current expectations and involve various risks and uncertainties. Although the Company believes the expectations reflected

in any forward-looking statements are based on reasonable assumptions, the Company can provide no assurance those expectations will be achieved. The risks and uncertainties that could cause actual results or events to differ materially from expectations are contained in the Company's annual report on Form 10-K and described from time to time in the Company's other filings with the SEC. The Company undertakes no obligation to publicly update or revise any forward-looking statements whether as a result of new information, future events, or otherwise.

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