
**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): November 25, 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 1.01 Entry into a Material Definitive Agreement

On November 25, 2025, UMH Properties, Inc. (the “Company”) closed on the addition of seven manufactured home communities containing 1,765 sites to its Fannie Mae credit facility through Wells Fargo Bank, N.A. (the “Lender”), receiving total loan proceeds of approximately \$91.8 million. This new loan is at a fixed rate of 5.46% with interest payable over a 9-year term and principal payable upon final maturity in December 2034 (or earlier under certain circumstances). The increase in the facility and addition of the new communities were memorialized by execution of a Reaffirmation, Joinder and Sixth Amendment to the Master Credit Facility dated as of August 20, 2020, as amended, among the Company, certain of its subsidiaries, the Lender and Fannie Mae. The net proceeds of the new loan will be used to invest in additional acquisitions that may arise, expansions of existing communities, and the purchase of manufactured homes for sale or lease to residents and to repay higher interest rate debt on a short-term basis. Including this addition, the total outstanding amount as of November 25, 2025 under the Company’s Fannie Mae credit facility was approximately \$398.3 million.

Item 2.03 Creation of a Direct Financial Obligation or an Obligation Under an Off-Balance Sheet Arrangement of a Registrant.

The information set forth under Item 1.01 of this Current Report on Form 8-K is incorporated by reference into this Item 2.03.

Item 7.01 Regulation FD Disclosure.

On November 25, 2025, the Company announced the addition to its Fannie Mae Credit Facility.

The information being furnished pursuant to this Item 7.01, including Exhibit 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 Exhibit 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 November 25, 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: December 2, 2025

By: /s/ Anna T. Chew

Name: Anna T. Chew

Executive Vice President and Chief
Financial Officer



UMH PROPERTIES, INC. ANNOUNCES ADDITION TO FANNIE MAE CREDIT FACILITY

FREEHOLD, NJ, November 25, 2025 (GLOBE NEWSWIRE) -- UMH Properties, Inc. (NYSE: UMH) (TASE: UMH) announced that on November 25, 2025 it completed the addition of seven communities containing 1,765 sites, to its Fannie Mae credit facility through Wells Fargo Bank, N.A., for total proceeds of approximately \$91.8 million. This interest-only loan is at a fixed rate of 5.46% with a 9-year term. The proceeds will be used to invest in additional acquisitions, expansions, rental homes and repay higher interest rate debt on a short-term basis.

Samuel A. Landy, President and Chief Executive Officer, commented "We are proud to complete another addition to our Fannie Mae credit facility. This refinancing further demonstrates the value created through our business plan. As part of the refinancing process, a certified appraisal was conducted and concluded that these seven communities appraised for \$145.1 million, or \$82,000 per site. Our total investment in these communities is \$73.2 million. The communities have increased in value \$71.9 million, or 98% from our cost basis. Our ability to acquire value-add communities, complete necessary improvements and increase occupancy through our sales and rental programs generates meaningful property level value.

"We are proud of our team and our lending partners at Wells Fargo and Fannie Mae for completing this transaction. We look forward to deploying this capital into our business, which will allow us to provide our Nation with additional affordable housing while generating significant long-term results for our shareholders."

UMH Properties, Inc., which was organized in 1968, is a public equity REIT that currently owns and operates 145 manufactured home communities, containing approximately 27,000 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 145 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 ventures with Nuveen Real Estate.

Contact: Nelli Madden

732-577-4062