

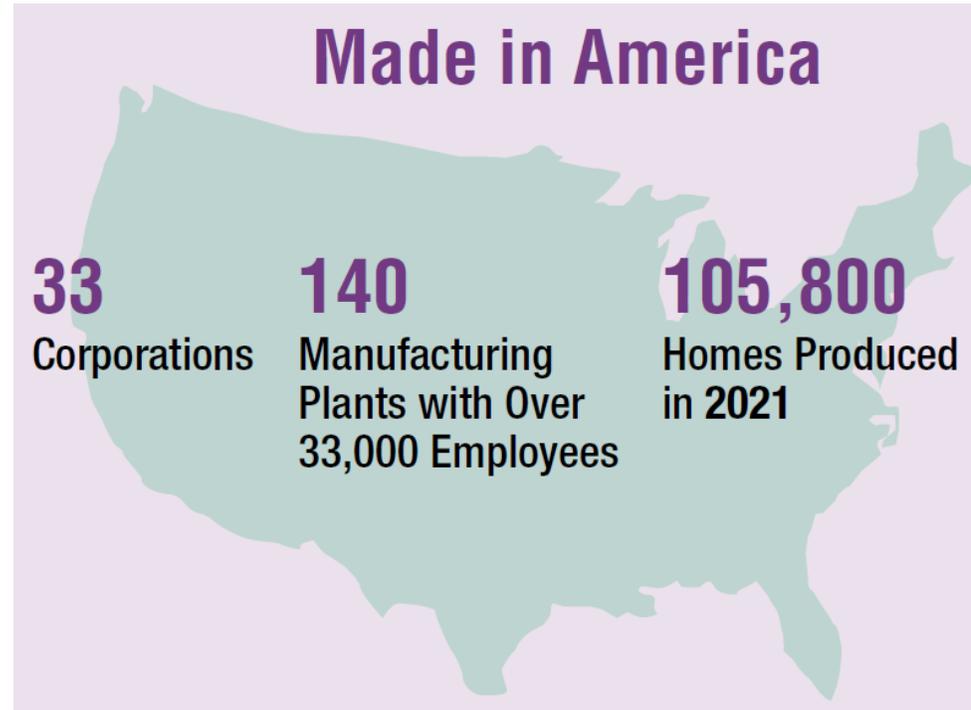
Manufactured Housing in the United States



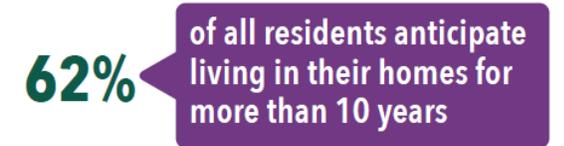
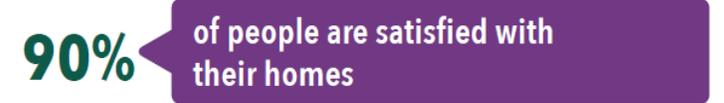
Mark Bowersox
President
Manufactured Housing Institute

Manufactured Housing in America

General Profile



Resident Satisfaction



Shipments of MH – Top 10 States

<u>State</u>	<u>Shipments</u>
Texas	18,478
Florida	7,601
North Carolina	6,129
Louisiana	5,623
South Carolina	5,216
Alabama	5,153
Mississippi	4,415
Georgia	4,211
Michigan	4,037
Kentucky	3,884

Source: MHI Monthly Economic Report, December 2021

Types of Factory-Built Housing

- **Manufactured Homes:** Built entirely in the factory, transported to the site and installed under a federal building code administered by HUD known as the HUD Code – the only federally-regulated national building code. The HUD Code’s single regulatory framework for home design and construction includes standards for health, safety, energy efficiency, and durability.
- **Mobile Homes:** Term used for manufactured homes produced prior to June 15, 1976, when the HUD Code went into effect.
- **Modular Homes:** Built to the state or regional code where the home will be located.
- **Panelized Homes:** Homes in which panels—a whole wall with windows, doors, wiring and outside siding—are transported to the site and assembled. The homes must meet state or local building codes where they are sited.
- **Pre-Cut Homes:** Homes comprised of building materials that are factory-cut to design specifications, transported to the site and assembled. Pre-cut homes include kit, log and dome homes and must meet local, state or regional building codes.

Benefits of the HUD Code

- Only type of housing that is built according to national standards that are administered by HUD and its Office of Manufactured Housing Programs.
- Manufactured homes must comply with numerous federal regulations established by HUD, including its Manufactured Home Construction and Safety Standards and Manufactured Home Installation Program.
- The HUD Code's single regulatory framework for home design and construction includes standards for health, safety, energy efficiency, and durability.

Today's Manufactured Homes

Single-Section Homes



Today's Manufactured Homes

Multi-Section Homes



Today's Manufactured Homes

CrossMod Homes



Today's Manufactured Homes

Urban Infill



Today's Manufactured Homes

Manufactured Home Communities (Consumer owns the home but rents the land)



Quality of Today's Manufactured Homes

- The controlled environment of the factory-built process offers consumers unmatched quality and affordability due to technological advancements and other advantages.
- Building materials are comparable to those used in site-built homes.
- Manufactured homes benefit from the economies of scale resulting from purchasing large quantities of materials, products and appliances.



Resiliency of Today's Manufactured Homes

- Perform as well or better than site-built homes during a storm.
- Must meet minimum requirements for installation and anchoring in accordance with structural design and windstorm standards based on the region they are located.
 - States have authority to establish additional standards that go above.
- Texas Tech University Study showed that MH withstands high wind events on par or better than site-built homes.
- Insurance Institute for Business & Home Safety found that MH performed better at high winds than traditional-built homes.

Resiliency of Today's Manufactured Homes

- HUD revised and increased its wind safety standards after Hurricane Andrew in 1992.
 - Not one manufactured home built and installed after 1994 was destroyed by the hurricanes that impacted Florida in 2004.



“Attention to the materials and design of manufactured housing can improve not only energy efficiency but also disaster resilience. In the past, manufactured housing was highly susceptible to damage in natural disasters. The HUD Code has mandated changes that make modern manufactured homes significantly more resilient to fire and natural disasters than pre-HUD Code housing.”

- HUD's Winter/Spring 2020 "Evidence Matters" Magazine

Affordability of Today's Manufactured Homes

“We definitely have the space that we needed and have all of the modern touches we wanted...And of course, the price point was far better than what we were seeing in the market. Everything was selling super quickly and above what we wanted to spend,” says Chesney Cross. “We couldn't find anything that wasn't a giant fixer-upper.”

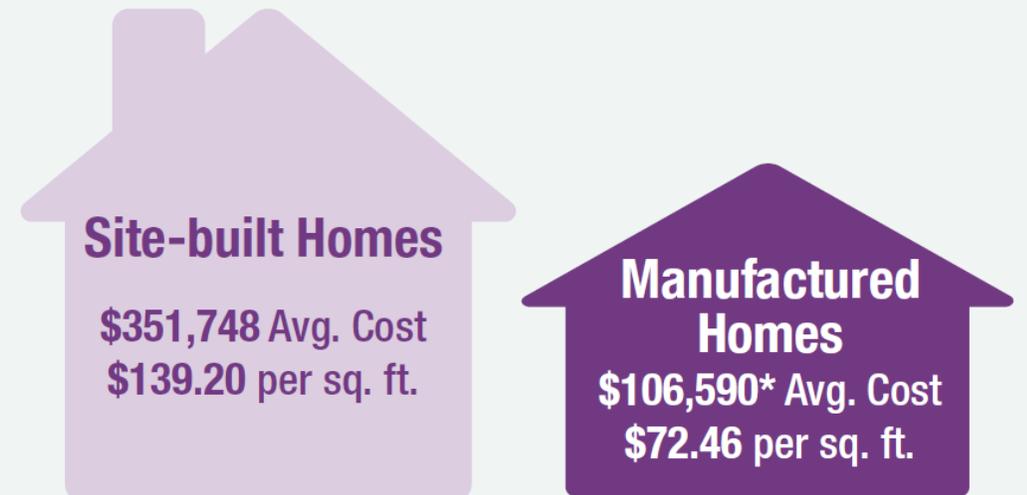
-Manufactured homebuyer Chesney Cross to USA Today

“The median all-in monthly housing cost of \$925 per month for manufactured homeowners was \$675 per month less than that paid by owners of site-built homes.”

-Fannie Mae Multifamily Commentary

Affordable Homeownership

Manufactured Homes Cost 107% Less Than Site-Built Homes.



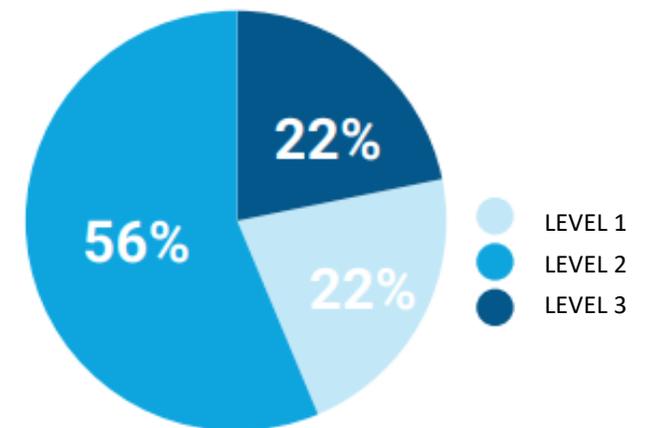
Barriers to Manufactured Housing

- Countless examples of state and local zoning, planning, and development restrictions across the country that either severely limit or outright prohibit the placement of manufactured homes.
 - Outright bans
 - Zoning barriers
 - Lot size restrictions
 - Valuation Requirements
 - Home Age Restrictions
- 2018 Urban Institute study found that “zoning restrictions impede the use of manufactured homes as an affordable housing tool in urban and suburban areas and may help explain why a disproportionate amount of manufactured housing is in rural and unincorporated areas.”

Barriers to Manufactured Housing

- New research released by Freddie Mac shows that if zoning regulations across the country were less stringent, more than **a million people** nationwide could achieve homeownership with manufactured housing.
 - More stringent zoning is associated with a lower share of manufactured home loans as a percentage of total loans.
 - The stricter the regulation is around residential land use in a state, the fewer manufactured home units are shipped to that state.
 - 22% of jurisdictions prohibit outright bans and must allow manufactured housing in some areas within the city.
 - 56% of jurisdictions allow manufactured housing but could impose the same building standards as site-built.
 - 22% of jurisdictions have no state laws on zoning preemption for manufactured housing.

Zoning Laws for a MH Owner



More Information

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