

The Answer

SHELTERFORCE

Q: Are manufactured homes a bad form of affordable housing?

A: Not any more!

REALITY

SINCE 1976, MANUFACTURED HOMES have been built to a federal HUD Code (www.nhi.org/go/49149) that ensures the same safety and quality standards as stick-built homes. In addition, many new manufactured homes are being built to high energy efficiency standards (www.nhi.org/go/12365).

ALTHOUGH HOMES ON RENTED LAND do lack security, 59 percent of manufactured homes are not located in land-lease communities. Also, the number of land-lease communities being converted into resident-owned cooperatives is increasing dramatically. There are nearly 150 such communities, encompassing about 9,000 households, and ROC USA (www.nhi.org/go/57841) has been helping about a dozen more convert every year.

MANUFACTURED HOMES financed with personal loans do put many owners in a financially precarious position. However, about one-third of manufactured homes are titled as real estate and so can be given a mortgage, and those mortgages are as successful as similar mortgages on stick-built homes (see www.nhi.org/go/71048). A movement is growing to make mortgages the standard form of financing (www.nhi.org/go/52682).

MYTH

Manufactured homes are all unsafe and inefficient.

There's no way to have security in a manufactured home.

There's no way to build equity in a manufactured home.

PHOTO COURTESY OF NEXT STEP

Manufactured housing is often cheaper to build, and in many regions it provides a substantial portion of the unsubsidized affordable housing. For example, in the Twin Cities, Minneapolis, region, 63 percent of manufactured housing is affordable to

low-income households, compared to only 28 percent of all other housing types. See I'M HOME data and policy snapshots for your area: www.nhi.org/go/84134.

LEARN MORE: www.nhi.org/go/manufacturingsolutions

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