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Current issues

Why advocates need to rethink manufactured housing


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Abstract

Manufactured homes are a major source of unsubsidized, low-cost housing. Accounting for 30 percent of new homes nationwide, they are especially popular in the South. Seventy percent of new manufactured homes are placed on the homeowner's land. The U.S. homeownership rate would drop by almost five percentage points if owners of manufactured homes were excluded. Bias contributes to neglect of issues important to these households, which typically have low incomes and little wealth.

Inattention has perpetuated bad bargains in financing, legal protection, quality, and appreciation. The “personal property” paradigm isolates manufactured housing from housing finance and contributes to depreciation. Research should identify factors contributing to appreciation, and mainstream mortgage lenders should enter the market to offer cheaper, more transparent financing. Education would help consumers navigate the marketplace. By incorporating manufactured housing into consumer-

oriented, wealth-building developments, nonprofits could take the lead in offering buyers real value, not just low price.

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Manufactured housing

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