



Housing Policy Debate >

Volume 12, 2001 - [Issue 2](#)

446 | 23 | 8  
Views | CrossRef citations to date | Altmetric

Current issues

# Why advocates need to rethink manufactured housing

Richard Genz

Pages 393-414 | Published online: 31 Mar 2010

Cite this article <https://doi.org/10.1080/10511482.2001.9521411>

Sample our  
Built Environment  
Journals

>> [Sign in here](#) to start your access  
to the latest two volumes for 14 days

References Citations Metrics Reprints & Permissions

[Read this article](#)

Share

## 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.

Keywords:

Homeownership

Low-income housing

Manufactured housing

Policy

#### Related Research Data

[Family Finance in the U.S.: Recent Evidence from the Survey of Consumer Finances](#)

Source: Federal Reserve Bulletin

Linking provided by [ScholarSplorer](#)

#### Related research

People also read

Recommended articles

Cited by  
23

## Information for

[Authors](#)

[R&D professionals](#)

[Editors](#)

[Librarians](#)

[Societies](#)

## Opportunities

[Reprints and e-prints](#)

[Advertising solutions](#)

[Accelerated publication](#)

[Corporate access solutions](#)

## Open access

[Overview](#)

[Open journals](#)

[Open Select](#)

[Dove Medical Press](#)

[F1000Research](#)

## Help and information

[Help and contact](#)

[Newsroom](#)

[All journals](#)

[Books](#)

## Keep up to date

Register to receive personalised research and resources by email



Sign me up



Copyright © 2026 Informa UK Limited [Privacy policy](#)

[Cookies](#) [Terms & conditions](#) [Accessibility](#)

Registered in England & Wales No. 01072954  
5 Howick Place | London | SW1P 1WG

 Taylor and Francis  
Group