



# HOUSING NOW

April 2026

## MANUFACTURED HOMES INCREASE IN VALUE AT THE SAME PACE AS SITE-BUILT HOMES

Many Americans believe that manufactured homes do not appreciate as much as site-built homes. This negative perception leads some local governments to pass zoning restrictions that limit or ban manufactured housing in their communities. The perception also makes potential homeowners less likely to purchase manufactured homes.

But newly released data from the Federal Housing Finance Agency (FHFA) confirms this perception is not based in fact.

For the first time since 2018, the FHFA published data on the price of manufactured homes in its quarterly report on US home prices. The report tracks the prices of manufactured homes with mortgages insured by the government-sponsored enterprises (GSEs) Fannie Mae and Freddie Mac. Because the GSEs offer loans only to manufactured housing owners who own both the structure and the land, we analyzed how manufactured homes appreciated compared with site-built homes between 2000 and 2024. We found that though there was more volatility in the manufactured housing market, manufactured housing appreciation rates were very similar to rates for site-built properties.

**Prices for manufactured and site-built homes increased at nearly the same rate:** The FHFA calculates its price indexes using a repeat sale methodology, meaning it looks at how the price of a property changes between multiple sales. The FHFA publishes two home price indexes: one based on home purchasing transactions and a second based on all housing transactions, including purchasing and refinancing. Because manufactured homes get refinanced less often than site-built homes, our

analysis looks only at the purchase index. This valuation is also based on transactions, rather than just home appraisals, making it a more accurate reflection of the market.

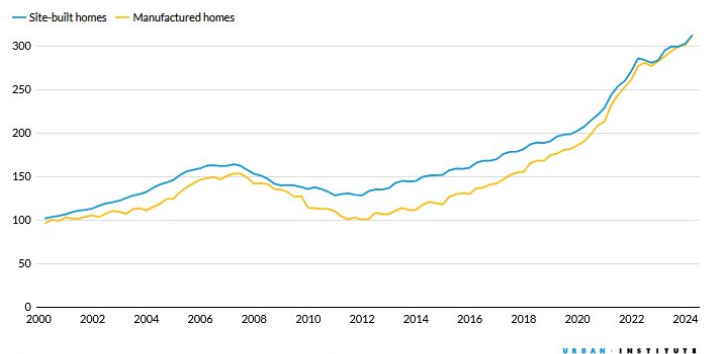
Purchase activity from 2000 to 2024 shows manufactured home prices grow at nearly identical rates as those for site-built homes. Prices appreciated about 5 percent each year, increasing 212.6 percent among site-built homes and 211.8 percent among manufactured homes over the past 24 years.

### Since 2000, Manufactured Housing Prices Have Appreciated Similarly to Traditional Housing Prices

*Home price index over time, by type of home:*

#### Since 2000, Manufactured Housing Prices Have Appreciated Similarly to Traditional Housing Prices

Home price index over time, by type of home



Source: Federal Housing Finance Agency Q2 2024 Home Price Index.

Notes: Q = quarter. Quarterly data run from Q1 2000 to Q2 2024. Series are indexed to Q1 2000.

**Source:** Federal Housing Finance Agency Q2 2024 Home Price Index. **Notes:** Q = quarter. Quarterly data run from Q1 2000 to Q2 2024. Series are indexed to Q1 2000.

VALUE, cont. on Page 3

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#### Sources

<sup>1</sup> [https://www.energy.gov/sites/default/files/2022-11/ZERH%20Name%20and%20Logo%20Use%20Guidelines\\_0.pdf](https://www.energy.gov/sites/default/files/2022-11/ZERH%20Name%20and%20Logo%20Use%20Guidelines_0.pdf)

<sup>2</sup> Energy savings are based on electrical and gas energy consumption using NREL® BEopt™ to estimate annual electrical and gas energy consumption of a home built to DOE Zero Energy Ready Home™ guidelines compared to the same home built only to industry and HUD standards in the cities listed. Estimates are based on calculations for multi-section Tempo Let It Be and Shout models.

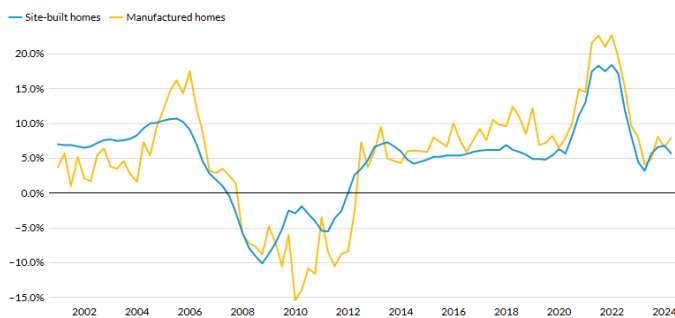
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The price of manufactured housing lagged behind site-built housing in the early 2000s and again from 2009 to 2012 as home prices declined nationwide. But year-over-year changes in the home price index reveal that manufactured homes have appreciated much faster than site-built homes since 2014. Except for two quarters (Q3 2023 and Q4 2021), manufactured homes have had higher year-over-year increases in home price appreciation than site-built homes in every quarter since Q2 2014.

**Since 2012, Manufactured Homes Have Appreciated Faster Than Site-Built Homes**

*Year-over-year change in home price index, by home type:*



**Source:** Federal Housing Finance Agency Q2 2024 Home Price Index. **Notes:** Q = quarter. Quarterly data run from Q1 2000 to Q2 2024. Series are indexed to Q1 2000.

**Our analysis is limited by data availability and the geographic distribution of manufactured housing:**

Though prices for manufactured homes that include land have appreciated, the value of manufactured housing on land the borrower does not own has likely not performed nearly as well. Research has shown that land prices have appreciated more than structure prices in recent years. Land costs have gone from 35.7 percent of the total value of homes in 2012 to 57.4 percent in 2023. Data from the American Enterprise Institute indicate that land prices went up 261 percent between 2012 and 2023, while structure prices increased only 49 percent.

Further, states where manufactured housing is more common have experienced stronger housing price growth since 2020. Texas, North Carolina, and

Florida have the most manufactured housing in the US. They account for 26.1 percent of all manufactured housing shipments between 1994 and 2024 and 32.2 percent of all shipments in 2024 through July. In comparison, these three states accounted for about 19.1 percent of the nation’s housing stock in 2023.

From 2000 to 2024, site-built home prices in Texas increased 232.8 percent, higher than the national rate of 212.6 percent. Over this same period, home prices in Florida saw a sharper increase of 331.9 percent, while prices in North Carolina increased 209.6 percent, slightly slower than the national average. Because manufactured homes are more heavily concentrated in states with above-average home price appreciation, our analysis is limited by data availability and the geographic distribution of manufactured homes and possibly overstates how much they’ve appreciated.

**How manufactured housing could help policymakers address the affordable housing crisis:**

Our analysis suggests that low-rise factory-built housing, including manufactured and modular housing, has been a good investment for both communities and homebuyers. As the US faces a shortage of affordable housing, negative perceptions about manufactured housing limit what solutions policymakers may pursue to address the crisis in their communities.

To increase the housing supply, state and local policymakers could reform restrictive zoning laws that do not permit manufactured housing in some residential areas. In California and Oregon, policymakers now permit accessory dwelling units in single-family zones as a matter of right. Similarly, Maine and Maryland have recently passed legislation allowing manufactured housing wherever single-family dwellings are permitted, while New Hampshire law now prohibits municipalities from restricting manufactured housing entirely. Other states could explore similar legislation that allows all forms of single-family detached homes, including manufactured housing.

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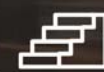
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For more information on the scholarship program, including eligibility requirements and how to apply, please visit [www.nyhousing.org/nyha-scholarship](http://www.nyhousing.org/nyha-scholarship) or contact Executive Director, Kathy Pratt at [kathy@nyhousing.org](mailto:kathy@nyhousing.org) or by phone at: 518-867-3242.



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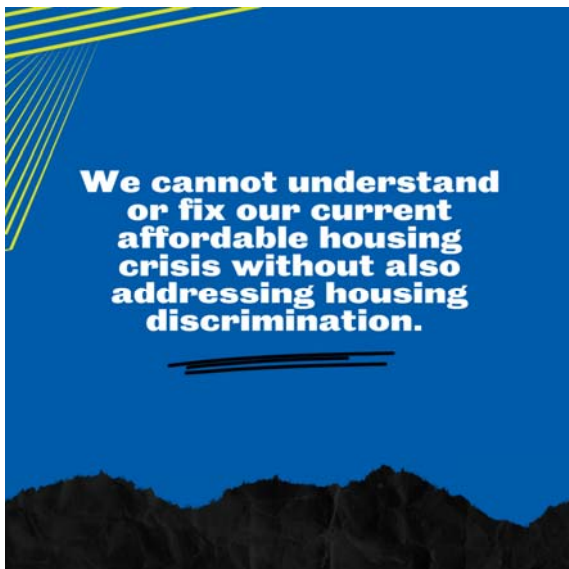
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If you need a copy of the law to give to your Town or Village Officials, please reach out to:  
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### WHAT'S HAPPENING NEAR YOU?

Here's a recent view from the NYHA office:



## **PRESIDENT TRUMP AND CONGRESS EMBRACE MH AS KEY ELEMENT TO ADDRESS HOUSING SUPPLY**

The White House and Congress are putting manufactured housing front and center as part of their housing affordability strategies.

On March 12, by an 89-10 vote margin, the Senate passed a major housing package with several historic wins for manufactured housing. The bill includes industry-changing provisions MHI has long advanced and demonstrates the commitment federal policymakers have to expanding the availability of manufactured housing across the country.

In particular, the Senate bill:

- Allows for homes to be built “with or without” a permanent chassis: This provision updates decades-old statutory language that has constrained innovation and design flexibility for HUD Code homes.
- Reinforces HUD as the primary regulator for manufactured housing construction standards: This reaffirms HUD’s sole authority for the HUD Code and reduces the risk of conflicting federal mandates that can undermine affordability and innovation.
- Exempts manufactured housing from the institutional investor ban: The exclusion for manufactured housing from the institutional investor provision reflects the targeted concern we flagged in MHI’s recent outreach and the member engagement that followed.

The Senate’s bill comes a month after the House of Representatives passed its comprehensive housing package by a vote of 390-9. The House package also removes the outdated requirement that every manufactured home be built on a permanent steel chassis and reaffirms HUD as the nation’s primary regulator for overseeing the design and construction of manufactured housing. Unlike the Senate bill, the House version does not include an institutional investor ban or authorization for a program that has previously been discriminatory against the land-lease community model.

On March 13, the President signed Executive Orders that included directives to clear regulatory, financing and placement barriers for manufactured housing. The Executive Orders are aimed at reducing regulatory barriers that increase housing costs, delay construction, and limit access to credit for qualified homebuyers.

While the Executive Orders cover a broad range of housing policies intended to be beneficial to housing supply, several provisions are specific to manufactured housing, including:

**Expanding Access to Manufactured Housing Financing:** The Director of the Federal Housing Finance Agency (FHFA) is directed to review and eliminate unduly burdensome rules that constrain housing affordability. This includes reexamining FHFA guidelines and regulations related to chattel lending for manufactured housing and encouraging policies that support low-balance home mortgages.

**Addressing DOE–HUD Regulatory Overlap:** The Secretary of Energy is directed to reform and where appropriate, eliminate costly or duplicative energy-efficiency, water-use, and alternative-energy requirements affecting housing, including manufactured housing. This includes a review and potential revision of the Energy Conservation Standards for Manufactured Housing.

**Promoting Fair Zoning and Siting Policies:** HUD is directed to reexamine zoning and land-use restrictions that discriminate against manufactured or modular housing based on construction method rather than objective building and safety standards, especially where comparable site-built housing is permitted.

MHI commends the U.S. Senate, U.S. House of Representatives, and White House for recognizing the essential role manufactured housing has in delivering attainable homeownership opportunities for American families. This historic action to support manufactured housing will modernize outdated policies, strengthen the federal framework governing manufactured housing construction, and remove long standing barriers that have limited innovation, placement, and scale.



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We thank the President, Senate, and House leadership for elevating manufactured housing as a national priority and recognizing that manufactured housing is not a niche solution, but a vital part of the nation's housing infrastructure with significant potential to expand housing supply when the right policies are in place.

As the 21st Century ROAD to Housing Act advances through Congress and the agencies begin implementing the President's Executive Orders, MHI will continue our advocacy with Congress and the Administration to deliver on their goals of expanding housing supply solutions through manufactured housing.

In addition to our advocacy efforts, your outreach helped secure the MH exemption in the Senate institutional investor ban. More than 800 letters were sent to the Hill in support of ensuring that manufactured housing was not inadvertently swept up in that language. Now we need your help to ensure the exemption remains in the final bill that is sent to the President for signature. Please take two minutes to contact your Senators and Representative and urge them to reinforce HUD as the primary regulator, allow for manufactured homes to be built with or without a permanent chassis, support land-lease communities, and ensure any institutional investor ban does not include manufactured housing.

### **REMOVING THE PERMANENT CHASSIS IS A GAME CHANGER FOR MANUFACTURED HOUSING**

For too long, manufactured housing has been defined in federal law by a design requirement that limits innovation and restricts where manufactured housing can be deployed, even though today's homes meet some of the most rigorous construction and safety standards in the country.

Congress now has an opportunity to modernize that definition. By allowing HUD Code manufactured homes to be built with or without a permanent chassis, lawmakers can unlock innovation across the industry and expand the role manufactured housing can have in addressing the nation's housing supply shortage. This reform is not about deregulation. It is about removing an outdated design mandate so modern construction techniques can be fully utilized under the existing federal building code.

Manufactured homes are already built to a national construction and safety code administered

by HUD, which governs structural integrity, wind resistance, fire safety, energy efficiency, durability, and installation. Removing the chassis requirement allows HUD Code builders to design homes suited to a broader range of settings without altering oversight or safety requirements in any way. Homes built without a permanent chassis will continue to meet HUD's construction standards and federal installation requirements and remain subject to the same enforcement framework as today's homes.

Any new technical requirements associated with homes built without a chassis will be developed through the Manufactured Housing Consensus Committee, the federal advisory body created by Congress to recommend construction and safety standards. HUD and the committee have already used this rigorous, consensus-driven process to approve multi-story HUD Code homes and two- to four-unit manufactured housing designs, and HUD is currently applying that same process to address removal of the chassis requirement for upper floors. Homes built without a chassis will follow that established model.

The most significant impact of this reform is where manufactured housing becomes feasible. Homes without a chassis can be installed lower to the ground, improving curb appeal and neighborhood compatibility, which are factors that often determine local acceptance. Removing the chassis mandate allows manufactured housing to integrate more naturally into suburban and urban environments, especially in land-constrained, high-cost markets.

In places where land is expensive, going vertical is often the only way housing can pencil out. A two-story manufactured home built to the HUD Code can be delivered at significantly lower cost while still meeting federal safety and quality standards. These designs create new opportunities for rental housing, including vertically configured homes that increase density without expanding a project's footprint.

At its core, removing the permanent chassis requirement is about scale. Manufactured housing is already one of the most efficient ways to produce high-quality homes at attainable price points. Modernizing the statutory definition allows the industry to apply those efficiencies in more locations, with more design options, and in response to real-world housing needs. That is why this reform is not incremental but a true game changer for meeting the housing supply needs of our nation.

VALUE, cont. from Page 3

Increased federal participation in the manufactured housing market could also significantly increase opportunities for sustainable and low-cost housing. By allowing for increased mortgage standardization and liquidity, mortgage rates on this product would fall, increasing the affordability of these homes across the US.

Article appeared on: <https://www.urban.org/urban-wire/manufactured-homes-increase-value-same-pace-site-built-homes>

Thanks to Plattsburgh Housing Outlet for passing along this article, and the graphic below, to the NYHA office!

## From Realtor.com:

Manufactured homes have outpaced single-family home appreciation since 2019, gaining 70.1% compared to 58.6% for traditional homes, according to new <https://rtr.com/9wdWSd> research. "The usual narrative seems to be 'Don't buy a mobile home, it will lose value,' to which we are saying, 'Not necessarily,'" said Realtor.com senior economist Joel Berner. The findings come as policymakers increasingly look to manufactured housing as a scalable solution to the affordability crisis.



Help make the Manufactured Housing industry's voice be heard in NY! Contribute to the MH Political Action Committee TODAY by contacting: [kathy@nyhousing.org](mailto:kathy@nyhousing.org)



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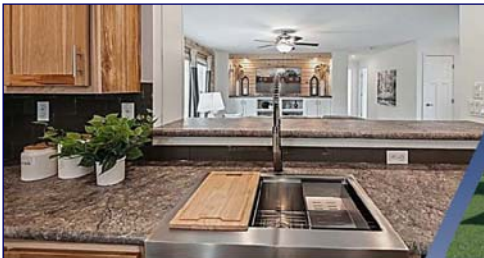


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