



HOUSING NOW

May 2026

CONGRESS MAY FINALLY RECOGNIZE THAT MOBILE HOMES AREN'T REALLY THAT MOBILE

An obscure federal rule requires manufactured homes to be built on a chassis, making them more costly.
A bill in Congress would remove the mandate, enacted five decades ago.

Manufactured homes became known as mobile homes because there was a time when they were truly mobile, with owners moving them around the country in search of work or better places to live.

To ensure their mobility, Congress passed legislation in 1974 requiring every manufactured home to be built on a permanent chassis — a heavy-duty metal frame that could be attached to wheels.

There is now a measure to eliminate the steel chassis requirement for manufactured homes, part of a sweeping federal housing bill moving through Congress aimed at increasing homeownership and easing the shortage of low-income housing nationwide.

Housing experts say doing away with the chassis requirement is long overdue because mobile homes are rarely moved once they are set into a foundation in a trailer park or other residential neighborhood.

The chassis requirement, they say, has also created an unnecessary burden for manufacturers because it doesn't allow the frames to be removed and reused after a home is delivered — a cost of several thousand dollars that is passed onto consumers.

More significantly, industry executives and housing advocates say, the chassis requirement prevents manufacturers from designing homes that can be adapted for smaller lots in urban areas, where there is often a great need for affordable housing.

"The law was written for the industry that existed at that time, but the industry has evolved a lot," said David Dworkin, president of the National Housing Conference, a coalition of affordable housing providers. "You can build a lot of mobile homes if you don't have a chassis."

A stereotype of a mobile home is that of an aging, narrow trailer with small windows and a tiny stove and refrigerator. But today's manufactured homes can look a lot like any other modest single-family home. Some upscale manufactured homes include front porches, large front windows and modern kitchens.

Technology also exists to combine two manufactured homes, which come largely preassembled, to create a large ranch-style home. Factory-built mobile homes also can be stacked to create a two-story duplex. These modifications can be difficult if each mobile home must be attached to a steel chassis.

The mobile home industry historically has had a reputation for selling or renting out subpar housing units to low-income people. And trailer park communities where many mobile homes tend to be located are often not well maintained. Critics question whether eliminating the chassis requirement will ultimately lead to savings for mobile homeowners and better quality dwellings, or whether the move will simply pad the profits of the manufactured home companies.

But a new breed of housing developers are trying to change the industry's image. The hope is that by removing the chassis requirement it will become easier to get local officials behind efforts to locate manufactured homes in more urban settings.

Thomas Heinemann, a developer with MH Advisors, said removing the chassis opens up a lot of

Congress, cont. on Page 3

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opportunities for locating factory-built homes in urban communities and not just in traditional trailer parks.

“All of sudden you have a lot more flexibility. It makes a two-story home a lot easier to build,” Mr. Heinemann said.

He said the ability to make two-story residences was ideal for an urban setting with narrow property lots.

Right now, Mr. Heinemann’s company is locating factory-built homes on 50 scattered lots in Petersburg, Va., a working-class city of 33,000 about a half-hour drive from Richmond. To date, the company has completed the installation of 10 manufactured homes in the city and is developing another eight lots.

All of the homes are being placed on permanent foundations and targeted to families with modest incomes.

Since the requirement is written into federal law and federal housing codes, a manufacturer cannot unilaterally decide to remove the chassis after delivering a structure.

Arica Young, director for housing access and affordability with the nonpartisan Lincoln Institute of Land Policy, said some of the stigma attached to mobile homes might dissipate if Congress removed the permanent-chassis requirement. She said it would make manufactured homes seem more like any other single-family home.

Ms. Young said removing the requirement might also reduce the cost of financing a manufactured home. Historically, she said, owners of mobile homes could not get a traditional mortgage. Manufactured homes were considered personal property, as they were not seen as being permanently fixed to the land, even if they were placed on a foundation.

So mobile home buyers often had to had to resort to so-called chattel loans, which typically carry higher interest rates than a traditional mortgage and have fewer legal protections. She said the removal of the chassis requirement might make it easier for some borrowers to get a traditional mortgage.

Lesli Gooch, chief executive of the Manufactured Housing Institute, said her industry

group had for years lobbied Congress to remove the chassis requirement.

Previous legislative attempts, in the 1990s and most recently in 2023, fizzled.

Efforts to remove the chassis requirement have sparked something of a turf battle between makers of manufactured homes and modular homes.

Modular homes, which rely on factory-built components, are assembled on-site like a traditional single-family home, and tend to cost significantly more than manufactured homes. Modular homes also are not bound by the permanent chassis requirement and come in a wide array of modern designs.

The Modular Home Builders Association has argued that its product is better built and has stricter local regulatory oversight than manufactured homes. And removing the chassis requirement, the trade group argues, would blur the lines between the two types of housing and create consumer confusion about the quality of the homes.

“That may not be a big deal until when they try to sell it,” said Tom Hardiman, executive director of the Modular Home Builders Association.

The Senate and House each approved their own versions of a housing bill that include the provision to remove the chassis requirement. But each version contains other differing provisions that need to be reconciled before the legislation can come to a final vote and go to President Trump to sign into law.

But Mr. Dworkin said he was reasonably confident Congress would act this time around to remove the chassis requirement given the bipartisan push to spur the creation of more affordable housing options.

*This article originally appeared in
The New York Times on April 23, 2026
By Matthew Goldstein*

https://www.nytimes.com/2026/04/23/business/manufactured-homes-chassis.html?unlocked_article_code=1.dFA.E7h1.ipz1LdEQWC37&smid=em-share

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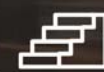
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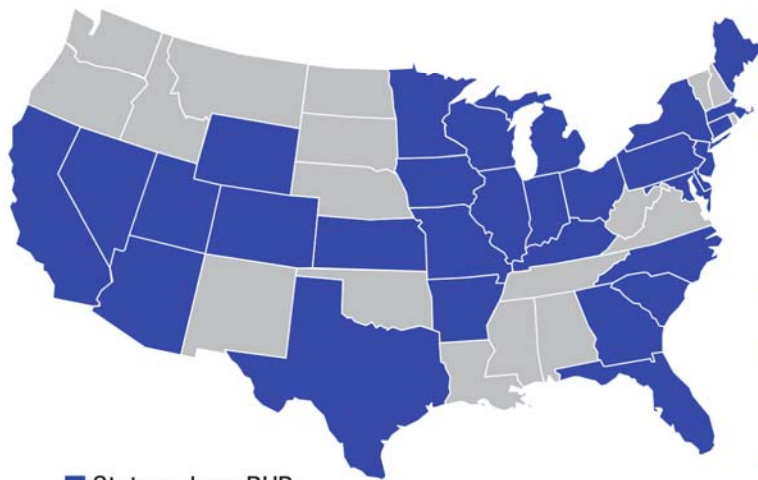
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NYHA SCHOLARSHIP APPLICATIONS AVAILABLE

Applications for the NYHA scholarship are now open and will be accepted until May 8, 2026. NYHA will award up to 4 scholarships that will be awarded based on academic merit, financial need, and a demonstrated commitment to pursuing a career in the trades.

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

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COMING EVENTS

- May 5:** 3-Hour Continuing Ed Course, Newburgh
- May 6:** 21B & Mechanics Training, Newburgh
- May 25:** NYHA Office closed - Memorial Day Holiday
- Jun 16:** 3-Hour Continuing Ed Course, Pittsford
- Jun 17:** 21B & Mechanics Training, Pittsford
- Aug 5:** Summer Golf Outing - watch your mail for more info!
- Oct 14-15:** 76th Annual Convention & Trade Show

REGISTRATION FOR ALL COURSES:
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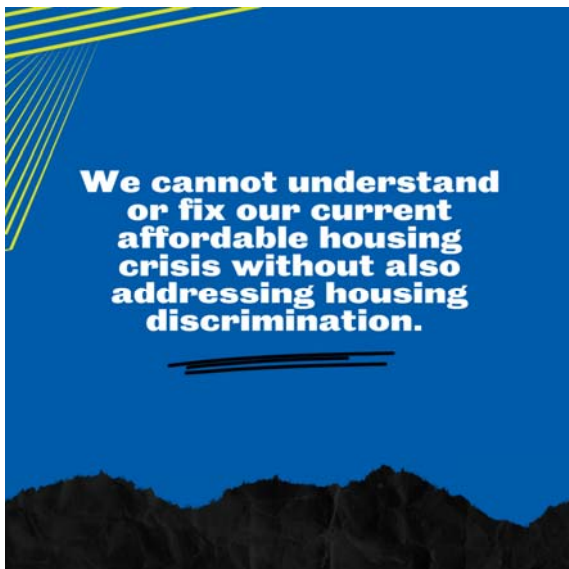
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MHI ECONOMIC REPORT: SOFT START IN 2026

February’s MHI Economic Report showed continued softening in manufactured housing. Production declined 8.1% year-over-year and was down 12.4% year-to-date. Shipments also lagged, with single-section homes down 16.8% year-to-date and multi-section shipments down 9.4%. The seasonally adjusted annual shipment rate fell to 97,999, 8.7% below 2025. Only the West North Central and New England regions posted gains.

Manufactured housing represented 10.5% of single-family starts. Overall conditions reflect broad headwinds nationwide, despite isolated regional resilience early in 2026.

Monthly Manufactured Housing Production: February production was down 8.1% year-over-year. Production was down 12.4% year-to-date. (Table 3)

Monthly Manufactured Housing Shipments: In February 2026, single-section shipments were down 16.8% year-to-date. Multi-section shipments were down 9.4% year-to-date. (Tables 9-10)

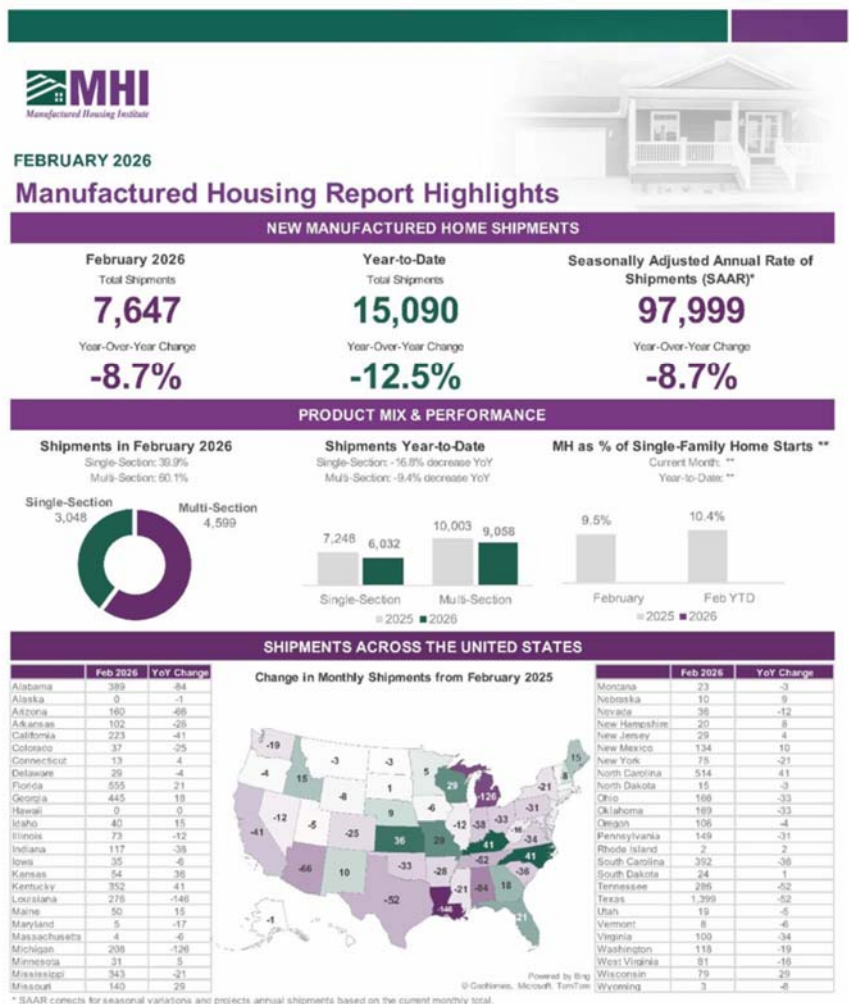
Annual Rate of Shipments: The seasonally adjusted annual rate of shipments (SAAR) was 97,999 (8.7% lower than in 2025). (Table 5)

Regional Performance: 2 of the 9 divisions across the country experienced shipment increases from February 2025 to February 2026. The divisions with year-to-year percentage increase in shipments were West North Central (71 homes; 29.8% year-over-year increase) and New England (17 homes; 21.3% year-over-year increase). (Table E2)

FEMA had no home shipments in February. FY2026 total was 0 homes (excluding adjustments).

The current manufactured housing landscape includes 147 plants and 33 manufacturers. No new plants opened in February and no plants closed. (Table 26)

Manufactured Housing as Percentage of Single-Family Home Starts: Manufactured home shipments were 10.5% of new home starts. Due to the lapse in federal funding, the Census has not caught up to date on housing sales and housing starts for February 2026. (Table 25, Panel A)





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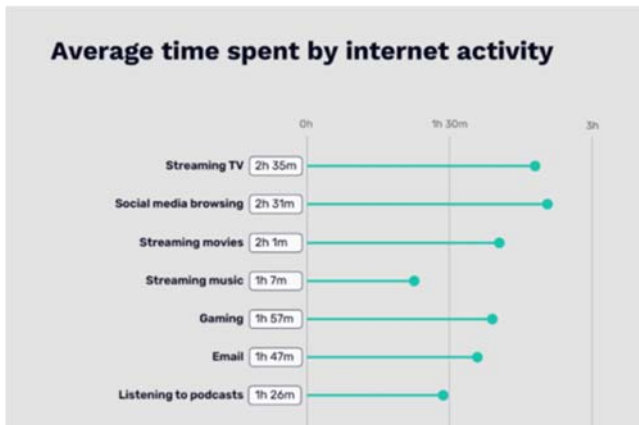
SELL MORE HOMES BY BEING EVERYWHERE

Did you know that the average American spends 12 hours and 36 minutes online per day looking at a screen?

However...only two hours and 16 minutes of that is spent on social media. (And trending down)

If you're in the manufactured housing industry, there's no doubt you too are on social media. You're generating leads, messages, and traffic on Meta, getting organic views and interactions on TikTok, and creating a brand on Instagram.

But what about the other 10 hours in the day that folks are behind a screen? Are you reaching your future buyers where they spend more of their time than social media?



Real marketing success means that whenever someone in your market and demographic thinks about purchasing your product, they think of you first. Thinking about an EV?

Everyone considers Tesla. Thinking about a luxury watch? Everyone considers Rolex. Thinking about some good, affordable chicken? Everyone considers Chick-Fil-A. Thinking about a new smart phone? Everyone considers Apple.

Keep in mind considering something doesn't mean someone purchases it - that's where product and sales come in. Good marketing makes everyone think about you - product and sales are what seal the deal. Think about your friends that have an Android device - I can guarantee that if you ask them, they have a reason they don't own an Apple. The opposite is NOT true, which shows how effective Apple's marketing is. Many people that have an Apple simply didn't consider anything else.

Enough about all that though. Let's get back to **selling more homes.**

If you want great marketing like those brands above, you have to be ever-present in your potential buyer's lives. This is called surround sound marketing. Wherever your buyers are, you're there too.

For the digital space, there are two key places where our industry has practically no presence: streaming audio and streaming television. Let's break those down:



Streaming Television: This is any programming you watch on a smart TV. This could be Landman on Paramount, a college football game on ESPNU, or Seinfeld reruns on Netflix. If it's playing through the internet on a screen in someone's living room, that's streaming TV.

- 90% of US households watch streaming content at least 1x per month
- Streaming is 43% of TV time in the US, up 10% in two years
- A TV ad before a digital ad produces 125% higher brand recall than two digital ads alone, and the lift is even greater for lesser-known brands
- **Streaming TV captures 20.2% of time spent with media but only 7.7% of ad spend. Your competitors aren't here yet. That's the window.**

Streaming Audio: This is any music or talk content played through the internet. Think Spotify on the

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Sell More, cont. from Page 14

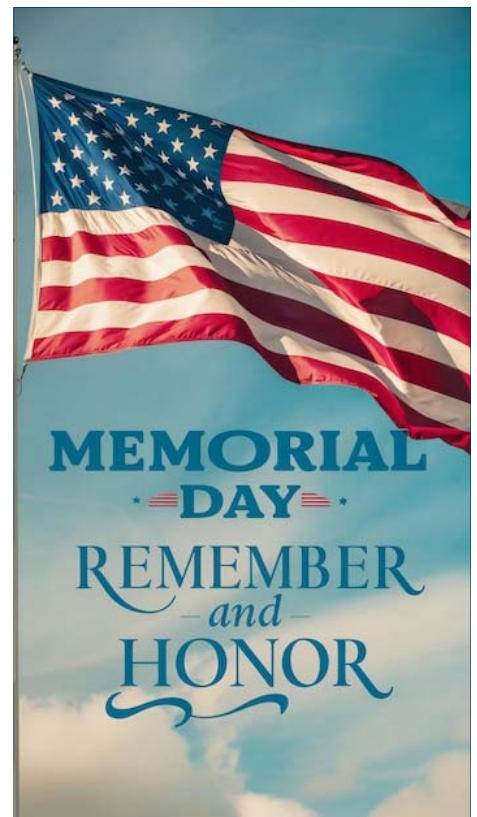
drive to work, Apple Music at the gym, or a podcast while they're mowing the lawn. If it's not AM/FM radio, it's probably streaming audio.

- **79% of the U.S. population, an estimated 228 million people, listened to digital audio monthly in 2025**
- Spotify users average 2 hours of daily engagement, outpacing TikTok (55 min) and YouTube (47 min)
- 55% of podcast listeners have purchased something after hearing it advertised on a podcast
- 32% of listeners search for a brand after hearing it in an audio ad
Drivers are 20-30% more likely to remember ads heard while focused on driving.

Here's the long and the short of it: Home buyers are on streaming platforms, and if you want to sell to them, you should be too. Social media, Google, websites, etc. are all crucial, but they are still only part of the equation. **If you want to sell the most in your market, you have to heard about and seen the most, and streaming is the next step to get there.**



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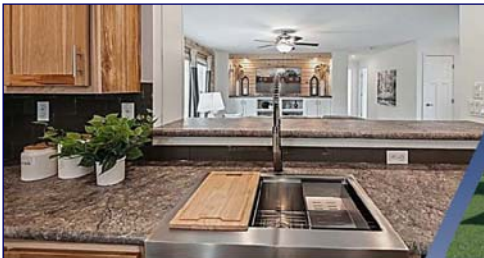


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