

The I'M HOME Policy Agenda provides recommendations for policy change at the federal, state and local levels that promote manufactured housing as one strategy to cost-effectively increase the supply of affordable housing and promote asset building.

GOAL 1

Preserve and expand the nation's stock of affordable housing through the use of manufactured housing.

Policy Recommendations:

Federal

- Promote eligibility of manufactured housing in existing federal programs, such as Community Development Block Grants (CDBG), HOME, Rural Development and Weatherization.
- Support the replacement of pre-1976 homes with energy efficient homes in rehabilitation and replacement programs.
- Designate manufactured housing as an eligible use for National Affordable Housing Trust Fund monies.

State & Local

- Promote eligibility of manufactured housing in programs that support the development, financing and/or rehabilitation of affordable housing.
- Promote equitable zoning policies that treat manufactured and site-built homes equally and promote inclusionary zoning regulations that facilitate the use of manufactured housing.
- Promote the inclusion of manufactured housing in municipal affordable housing strategies, including the use of manufactured housing for infill development.

GOAL 2

Promote resident ownership of manufactured housing communities to support homeowners' ability to build wealth, increase stability and achieve financial security through homeownership.

Policy Recommendations:

Federal

- Allocate federal housing funds to support resident purchase of communities.
- Ensure equitable tax treatment of cooperatively owned communities.
- Revise federal programs that insure home loans so as to place homes in resident owned communities on a level playing field with homes on owned land.

State & Local

- Enact policies such as opportunity to purchase, good-faith negotiation, notification laws, tax incentives to investors who sell to residents and technical assistance to residents wishing to purchase their community.
- Promote zoning regulations, enact policies and fund programs that preserve manufactured home communities and that encourage the development of resident-owned communities.
- Create state and local funding streams to support resident purchase of manufactured housing communities.
- Create a state registry of Manufactured Home Communities.
- Enact policies that protect the health, safety and property rights of residents in land-lease communities and allow them to effectively negotiate with investors.

GOAL 3

Ensure that all homeowners enjoy the same rights, privileges, opportunities and responsibilities related to financing and asset accumulation, regardless of whether their home is site-built or manufactured.

Policy Recommendations:

Federal

- Advance a regulatory framework that encourages the active participation of Government-Sponsored Enterprises (GSEs) in the development of conventional and non-predatory manufactured housing financing products – for both fee-simple and homes in resident-owned communities.
- Enact standard rules and procedures for titling manufactured housing as real property.
- Continue funding for the Manufactured Housing Census.

State & Local

- Enact clear legislative definitions of manufactured housing as real estate and a voluntary process for conversion from personal to real property.
- Ensure that state Housing Finance Agencies are engaged in the manufactured housing finance system of their state.

GOAL 4

Foster and preserve healthy and vibrant communities by addressing outdated manufactured housing and substandard park infrastructure.

Policy Recommendations:

Federal

- Promote consistent and flexible federal funding for energy efficient manufactured housing rehabilitation and replacement through programs such as Weatherization, Rural Development and HOME/CDBG.
- Promulgate regulations that ensure substandard manufactured housing units do not become environmental or health issues.

State & Local

- Implement consistent and flexible eligibility standards for energy efficient manufactured housing rehabilitation and replacement for programs such as Weatherization, Rural Development and HOME/CDBG.
- Enact and fund new programs that support the energy efficient rehabilitation or replacement of substandard manufactured housing, removal of abandoned units and upgrading of community infrastructure.