

Innovations in Manufactured Homes (“I’M HOME”) addresses the gaps and problems in the manufactured housing marketplace. It explores ways that quality manufactured housing can be used as one strategy to cost-effectively increase the supply of affordable housing and promote asset building.

The goal of I’M HOME is to make sure that families who choose a manufactured home receive the same treatment and opportunities for asset building as owners of any other type of home. We pursue this goal by partnering with a diverse set of organizations at the national, state and local levels. Together with CFED, these organizations comprise the I’M HOME network. The I’M HOME policy agenda was developed in consultation with, and reflects the priorities of, this network.

The purpose of this document is threefold:

1. To articulate the policy goals and priorities of the I’M HOME network;
2. To provide a starting point for other practitioners and advocates working to change the manufactured housing sector; and
3. To foster understanding of the issues among potential allies in the affordable housing, community development and asset building fields.

To serve these purposes, the I’M HOME policy agenda provides recommendations for policy change at the federal, state and local levels. Each of these recommendations addresses obstacles that have traditionally kept manufactured housing out of the continuum of housing solutions that foster financial security.

GOAL I

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

Policy Recommendations:

Federal

- Promulgate and enforce regulations that specify the eligibility of manufactured housing for existing federal programs that support the development, financing and/ or rehabilitation of affordable housing, such as:
 - >> Community Development Block Grants (CDBG)
 - >> HOME
 - >> Rural Development
 - >> Weatherization
- Designate manufactured housing as an eligible use for National Affordable Housing Trust Fund monies.

State

- Enact and enforce state policies that protect the health, safety and property rights of residents in land-lease communities and allow them to effectively negotiate with park owners, including protection from retaliatory evictions.
- Enact policies and fund programs that facilitate manufactured housing park preservation, such as protection from park sales, closures and rent increases.
- Promulgate and enforce regulations that specify the eligibility of manufactured housing for existing state programs that support the development, financing and/ or rehabilitation of affordable housing.
- Promote zoning regulations that support the use of manufactured housing to expand the supply of high-quality, affordable homeownership units through new fee simple development or the development of new resident-owned communities.

Local

- Promote the inclusion of manufactured housing in municipal affordable housing strategies, including the use of manufactured housing for infill development.
- Enact local policies and provide public funding for programs that facilitate manufactured housing park preservation, such as protection from park sales, conversions and rent increases.
- Enact zoning regulations that support the use of manufactured housing to expand the supply of high-quality, affordable homeownership units through new fee simple development or the development of new resident-owned communities.

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 put homes in resident-owned communities on a level playing field with homes on owned land.

State

- Enact state policies that support resident ownership of manufactured housing communities, such as:
 - >> Resident right of first refusal, good-faith negotiation and notification laws.
 - >> Provision of capital gains and/or other tax incentives to park owners as a tool to encourage sales to residents.
 - >> Technical assistance to residents wishing to purchase their community, including identifying financing facilities and resources.
- Promote zoning regulations and taxation policies that encourage the development of resident-owned parks.

Local

- Enact zoning regulations and taxation policies that encourage the development of resident-owned parks.

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 manufactured housing finance industry.
- Enact standard rules and procedures for titling manufactured housing as real property.
- Promote GSE best practices and information-sharing to increase the availability of low-cost yet profitable financing opportunities.
- Continue funding for the Manufactured Housing Census.
- Work to assure that manufactured housing loans are not considered subprime solely because of the housing type.
- Enact legislation that limits predatory lending practices involving manufactured homes.

State

- Enact clear legislative definitions of manufactured housing as real estate and a clear voluntary process for conversion of manufactured housing from personal to real property to improve access to mainstream mortgage financing and to support asset appreciation.
- Ensure that state Housing Finance Agencies are engaged in the manufactured housing finance system of their state.
- Create state funding streams to support resident purchase of manufactured housing communities.

Local

- Create local funding streams to support resident purchase of manufactured housing communities.

GOAL 4

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

Policy Recommendations:

Federal

- Promote consistent and flexible federal funding for energy efficient manufactured housing rehabilitation and voluntary replacement through programs such as Weatherization, Rural Development and HOME/CDBG.

State

- Promote consistent and flexible eligibility standards for energy efficient manufactured housing rehabilitation and voluntary replacement for programs such as Weatherization, Rural Development and HOME/CDBG.
- Enact and fund new programs that support the energy efficient rehabilitation or voluntary replacement of substandard manufactured housing, removal of abandoned units and upgrading of park infrastructure.
- Promulgate regulations that ensure substandard manufactured housing units do not become environmental or health issues, while ensuring that residents are not displaced.

Local

- Enact and fund new programs that support the energy efficient rehabilitation or voluntary replacement of substandard manufactured housing, removal of abandoned units and upgrading of park infrastructure.
- Promulgate regulations that ensure substandard manufactured housing units do not become environmental or health issues, while ensuring that residents are not displaced.