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Manufactured Homes Provide Housing for Working People

A Solution to the Nation's Lack of Affordable Housing

In towns across the country, workers are struggling to make ends meet – and the high cost of housing is a big part of the problem.

Manufactured housing is already a major part of the solution. More than 22 million people in the U.S. live in manufactured housing — homes that are built to a federal standard in factories and typically placed on land that the homeowner owns or on rented lots in communities of manufactured homes. In many parts of the U.S., homes like these are the least expensive kind of housing available without a government subsidy.

Manufactured housing could do more to solve the housing shortage, but many communities have created rules that make building and maintaining manufactured housing more difficult. However, the quality of manufactured housing has increased a lot in the last three decades, and the latest generation of homes can look like homes in most neighborhoods. And new manufactured housing communities now often look like subdivisions of conventionally-built single-family homes.

Manufactured Housing Already Provides Housing for Millions of People

There are 8.5 million manufactured homes in the U.S. That's nearly 10 percent of the nation's housing stock, according to the Manufactured Housing Institute. Those who live in manufactured housing have a median household income of just under \$30,000 per year.

For people interested in buying a home, manufactured homes are the most affordable homeownership option available. Manufactured homes can cost half as much per square foot to build than site-built houses, according to U.S. Census data. The cost to buy a manufactured home averages about \$70,600, compared with \$286,000 for a single-family site-built home, not including land costs.

The cost to rent a manufactured home with land in a land-lease community averages between \$844 and \$935 per month in many parts of the country. That's in line with the monthly housing cost of \$852 a

month that a full-time worker making the average wage earned by a renter can afford, according to a [2017 National Low-Income Housing Coalition \(NLIHC\) report](#). That number assumes that the worker pays 30 percent of their income on housing.

A worker earning the average wage does not have many other housing choices. In comparison, the average rent on a one-bedroom apartment was \$892 a month in 2017. Families have even fewer choices. A two-bedroom apartment was \$1,103, according to the Fair Market Rents kept by the U.S. Department of Housing and Urban Development.

A person working full-time who earns the federal minimum wage can only afford to pay \$377 a month on their housing, according to NLIHC. In only 12 counties in the U.S. can that worker afford to pay the rent on a rental home with one bedroom. Realistically, that means that in most parts of the country, workers either pay more than 30 percent of their income on housing and scrimp on other necessities, or work more than 40 hours a week, or double up with roommates or family members who help pay for their housing.

The problem is getting worse. The cost of housing continues to rise faster than wages. Between 2000 and 2015, the number of people living below the federal poverty line soared from 33.8 million to 47.7 million. The largest and fastest increases in poverty have occurred in medium-density areas outside urban core areas, in low-density areas on the urban fringe and in rural areas, according to the Harvard Joint Center for Housing.

Housing costs are rising in part because of simple supply and demand. Single-family residential construction in the past decade has added fewer units to the housing stock than in any 10-year period dating back to 1968. Construction of smaller, less expensive “starter” homes is particularly low. The inventory of homes for sale hit a record low at the end of 2016 and continues to remain low. Meanwhile, the national rental vacancy averaged 7.2 percent in the first quarter of 2018, according to the Harvard Joint Center for Housing.

The manufactured housing industry is building more homes in response to the demand – but nowhere near enough to meet the nation’s affordable housing needs. Manufactured home production has increased for eight straight years. Almost 93,000 new manufactured homes were shipped across the U.S. in 2017, about a 15 percent increase over 2016, according to MHI.

Some Local Communities Restrict Manufactured Housing

In many parts of the country, local officials have written rules to keep out more affordable types of housing like manufactured housing or apartment buildings.

In many towns, officials now do not allow the owners of manufactured housing communities to replace manufactured homes when someone moves. Other jurisdictions only allow manufactured housing in locations far from the center of town, far from local amenities such as schools, transportation, doctors and jobs. Other jurisdictions are considering banning them altogether.

The most common forms of zoning restrictions include restricting the age of homes in land-lease communities, requiring increased spacing between homes when replacing older homes, requiring larger lot sizes on homes and banning manufactured homes in residential areas.

Part of this bias may be based on the memory of earlier generations of manufactured housing. The quality of manufactured homes is much higher than it was 20 or 40 years ago.

Local rules written to keep out manufactured housing may be considered discriminatory under the Fair Housing Act. That's because the rules often have a disparate impact on protected classes. The Manufactured Housing Improvement Act of 2000 also gives the U.S. Department of Housing and Urban Development the broad authority to pre-empt strict local manufactured housing construction codes. Given all these facts, it's time to realize that manufactured housing is quality constructed, allows people to be homeowners at a fraction of the cost of site-built homes, and is a solution to the nation's lack of affordable housing.

MHProNews comment: *One of the links from the above MHI article – the word "zoning" - takes a reader to an article that reads as follows. What's missing are the words, "Enhanced Preemption." For an analysis, see the article linked at the end of this page.*

The arguments above and below, and many of the facts are okay. But why are they failing to use some of the best evidence, or the best arguments? Arguments some of their own affiliates have made?

Get the Facts on Zoning

Unfair Zoning Laws Can Restrict Manufactured Home Placement

There is an affordable housing crisis in the U.S. and some communities are making a bad situation worse.

There is a growing trend of municipalities trying to use zoning and other land use regulations to restrict or eliminate manufactured housing in their jurisdictions. These actions could reduce the supply of critically-needed affordable housing for working families across the country and may be discriminatory under the Fair Housing Act.

The attempts at cities discriminating against manufactured housing are wide ranging. Some cities now restrict community owners from replacing units when someone moves, others are looking at banning them altogether, and some are segregating them at locations far out from local amenities such as schools, transportation, doctors and jobs.

Local city and county government's use a variety of land use planning devices to restrict the use of manufactured homes as an available source of affordable housing. Interestingly, these devices are

often in conflict with the entity's comprehensive plan. These cases often involve zones within a community where manufactured housing fits the character and ascetics of the zone.

Outright Bans

This past year, Huntsville, Texas, passed an outright ban on the placement of manufactured homes in the community, including on private property. This change in the law came despite the presence of manufactured homes and multi-family homes in the community. After an outcry from residents living in manufactured homes, the council overturned the ban.

Lot Size

Rural Harrison County, Kentucky is attempting to pass a requirement that manufactured homes may only be placed on lots of 10 acres or more. These types of ordinances are found in other communities and can range from 1 to 10 acres.

Lot size is not just a rural issue. In a community in South Carolina, the Georgetown council required minimum lot size in a zone predominated by older mobile homes whereby the practical effect would be to require the accumulation of several lots to build any new home. As this case involves a zone containing a majority of African American residents, HUD is investigating for possible Fair Housing violations.

Layering of Multiple Ordinances

When a Mississippi Supreme Court decision disallowed Pearl's method of excluding manufactured housing, the city undertook changes to multiple land use planning devices (density, occupancy, setbacks) which allowed the placement of a home in a land-lease community, but made it illegal for anyone to occupy the home.

Density

Changes to density and setback requirements cause land-lease communities to provide homes on every other lot.

Restriction to Manufactured Home Communities (Parks) only

An affront to private property rights is where a government restricts the placement of manufactured homes to manufactured home parks only. An ordinance in Kentucky like this was passed in London, and following a lawsuit, reversed.

Age

A trend in western states (Kansas and Arizona for instance) is the adoption of ordinances where there is an age restriction on manufactured homes, disallowing the placement of a home more than 5- or 10- years old. These local laws basically place expiration dates on homes, and artificially kill resale values.

Non-conforming Uses

The Village of Lodi, Ohio, changed its interpretation of non-conforming use such that when a home would be removed from a land-lease community, the entire park would become a non-conforming use. The Ohio Supreme Court struck down the interpretation.

No Reason Whatsoever

The most frustrating cases come when a city or county denies the placement of a home for no reason whatsoever. In Washington Township, Ohio, it took a court order to force a zoning panel to issue a permit for the replacement of an older manufactured home with a new one.



www.MHProNews.com/blogs/daily-business-news/manufactured-housing-institute-on-urban-institute-bloomberg-national-association-of-realtors-reports-praising-manufactured-homes



MHI

MONOPOLISTIC HOUSING INSTITUTE



Rev. Donald Tye, Jr. is an actively retired businessman whose family benefited from living in factory built homes that benefited dozens of other families too. Today, Tye advocates for acceptance of modern manufactured homes as path to ownership.



"The system is rigged," said independent Rev. Donald Tye, as he explained how the mega-rich buy support on either side of the political divide. To learn how HUD's allegedly "rigged," [click here](#).

AT SOME POINT THE MHI INDEPENDENTS MAY FIGURE OUT THE GAME WITH BERKSHIRE OWNED BRANDS, BUT I HOPE TO RETIRE BEFORE THAT HAPPENS.

WARREN BUFFETT WAS RIGHT WHEN HE SAID MOST PEOPLE DON'T READ OR LEARN FROM HISTORY. THAT GIVES US AT BERKSHIRE AN ADVANTAGE OVER INDEPENDENTS. IMAGINE! MHI MEMBERS PAY TO DO WHAT CLAYTON AND Z1ST WANT, IT IS AMAZING! WARREN IS A GENIUS!

WHY DOESN'T MHI EVER PRESS ME ON ENHANCED MH PREEMPTION? WHY DOESN'T MHI PRESS TO CHANGE THE 10/10 RULE FOR MH TITLE 1 FHA CHATTEL LOANS? THAT WOULD BE TRUE CLOUT FOR MHI MEMBERS..



MHI President & CEO Dick Jennsion, FHA Commissioner Brian Montgomery and MHI Past Chairman Tim Williams

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Donald Tye, Jr.



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