



Manufactured Housing

AFFORDABLE SOLUTIONS TO HOUSING SUPPLY

PA Manufactured Housing Association

- Non-profit trade association formed in 1949
- Representing the factory-built housing industry – manufactured and modular housing
- Over 650 members
- Represents
 - Manufacturers
 - Retailers sell homes to the consumer (licensed)
 - Installers of manufactured homes (licensed)
 - Community owners/managers
 - Suppliers and other service-related businesses
 - Lenders and many other professional related businesses



Manufactured Housing - Largest Source of Unsubsidized Affordable Housing Stock

- Home to 22 million Americans
- Household median income of \$35K, approximately half of income of site-built owners*
- Over ¼ of MH owners earn <\$20,000 – 2/3 earn <\$50,000*
- Manufactured Housing industry is building over 87,000 homes annually – 8-12% of all housing starts

*Fannie Mae, 2020



PA's MH Industry Perspective

- Injects over \$1.5 billion into the economy
- Employs over 16,000 people
- 33 factory built housing plants in PA – 11 build mfg homes
- 70% of production is shipped outside of PA
- 60% placed on private property and 40% go into land lease communities
- 2288 land lease communities operating in PA*
 - Rural – Exurban – Suburban – Low Density Urban
- 169,200 occupied homes and approximately 56,000 are in land lease communities*

*Manufactured Housing Communities in Pennsylvania: The Basics, Eileen Divringi, Federal Reserve Bank of Philadelphia, June 2023



Factory-Built Home Types



Manufactured Homes

- Off-Site Construction
- Federal HUD Code
- Energy Star and Zero Energy Ready
- Standard MH Features & Characteristics
- Installed to Manufacturers Specifications - crawl space or perimeter wall
- Chattel Financing or Mortgage
- Appraised to MH Comps
- Land Leased or Private Property
- Limited Zoning Opportunities



CrossMod™

- Off Site Construction
- Federal HUD Code
- Energy Star or Zero Energy Ready
- Permanent Foundation – crawl space or basement
- Site Built Feature & Characteristics
- CHOICEHome® or MH Advantage™
- Appraised to CrossMod and Site Built Comps
- Must be placed on owned land
- Limited Zoning Opportunities

Multi-Unit Manufactured Homes

New to the Marketplace – Duplexes, Triplexes, Quadplexes

- Off-Site Construction
- Federal HUD Code
- Energy Star
- Standard MH Features & Characteristics
- Installed to Manufacturers Specifications - Crawl space or perimeter wall
- Chattel Financing or Mortgage
- Appraised to MH Comps
- Land Leased or Private Property
- Limited Zoning Opportunities





Industrialized/Modular

- Off Site Construction
- Industrialized Housing Act – International Residential Code (IRC)
- Energy Star
- Perimeter Foundation – crawl space or basement
- Site Built Features & Characteristics
- Conventional Financing
- Appraised to MH, Modular and Site Built Comps
- Must be placed on owned land
- Moderate Zoning Opportunities



Tiny Homes

- Off-Site Construction or a Kit
- RV Code if any - cannot meet HUD or IRC code requirements
- Standard RV Features & Characteristics
- Personal loan – maybe chattel
- RV campgrounds or Private Property
- Limited Zoning Opportunities



Estimated Costs

- Manufactured Homes - \$85/square foot (exclusive of land)
- Modular
 - Costs comparable to site built (\$168/square foot – exclusive of land)
 - Savings is time of construction
 - Crane typically required

Advantages of Manufactured and Modular Housing



More Affordable and Predictable Costs



Shorter Construction Times



Reduced Development Costs



Faster Move-In Times



No Weather Delays



Generally Less Expensive than Site-Built (national average = ½)

Why is
Manufactured
Housing only 4.3%
of PA's Occupied
Housing Stock?

Pennsylvania Allows
Housing Product
Choice to be
Controlled by Local
Municipalities Not by
Today's Homebuyers



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