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Table of Contents

Why MHCs Will Be Hot in 2025 and Beyond 3
By Laura Calugar / Multi-Housing News

Preparing for Regulation 5
By Aimee Bove

Why May 15th, 2026 Is The Real “Liberation” Day For Mobile Home Park Owners 7
By Concerned Community Owner

Unleashing Manufactured Housing 8
By Arica Young / Cato Institute

Mastering Affordable Housing Management: Avoiding Common Pitfalls 11
By Bennett Ettinger

MHARR Addresses Growing Concerns Regarding Pending Legislation 13
By Mark Weiss

10 Essential Laws Every Landlord Needs to Know.. . . . 16
By Allen Artcliff-Cronrod

The Good News Corner. 18
By Kurt Kelley

Top Reasons for Investing in MHPs 19
By Andrew Keel, Keel Team

Creating Sustainable Ecosystems For Mobile Home Parks 21
By Frank Rolfe

2024 Storm Data in the United States 23
By MHR Staff

Positive Insurance Reform in Louisiana. 24
By Steve Duke

Current State of LA County Evictions 26
By Megan Milne, Hart Kienle Pentecost

Q2 2025 Manufactured Housing Industry Event Round Up. 27
By Kurt Kelley

Analyzing MH Industry Trends in 2025. 29
By Mobile Home Country

Dog Bite Claims Cost \$1.6 Billion in 2024, Rising 86% in 10 Years 32
By AnneMarie Spears, The Independent Agent

3D printed and factory-built homes could help tackle housing crisis: 34
By Jesse Bedayn, AP News

US MH Market & Share Analysis - Growth Trends & Forecasts (2025 - 2030). 37
By Mordor Intelligence

Doe Extends Compliance Deadline For Tier 2 MH “Energy” Standards. 40
By Office of Energy Efficiency

Why MHCs Will Be Hot in 2025 and Beyond

By Laura Calugar / Multi-Housing News



Photo courtesy of Three Pillar Communities

Can the appeal of manufactured housing as an investment grow even stronger? Experts weigh in on the sector's prospects.

Banking on its inherent affordability and independent, self-sustaining nature, manufactured housing has continued to shine over the past decade. Nowadays, demand is through the roof, supply is barely catching up, rents are accelerating, and occupancy is as high as it's ever been.

"Since 2014, when national manufactured housing occupancy rates sat at 86.5 percent, the rate has risen an average of 90 basis points annually," said Anthony Pino, manufactured housing specialist with Northmarq. And the healthy occupancy has been complemented by gradual rent increases, which hit 7.7 percent over the past 12 months.

These robust fundamentals have been steadily attracting new institutional investors and REITs, ultimately leading to further consolidation within the space. Other reasons why this asset class is getting so much attention include the land-lease model that reduces capital expenditures for operators, and the fact that MHCs operate without government subsidies, providing a stable, market-driven approach to affordable housing.

"It often represents the lowest-cost primary housing available" said Mike Nissley, founding member of the Manufactured Housing & RV Group at Colliers. "Investors find the manufactured housing sector appealing as it aligns with essential macro investment themes, namely affordability and senior housing demand."

Additionally, what continues to drive the investment appeal is the benefit of not owning the habitable dwelling. The parks can operate on a 40 to 55 percent expense load or an expense per site of \$3,000 to \$5,000, depending on the property tax

format for each state, according to Danny Douglas, senior managing director with The Danny Group at Marcus & Millichap. And as interest rates drop, the asset class' appeal to institutional investors looking for an attractive long-term yield and stability will only grow.

Where do opportunities lie?

Like with conventional multifamily assets, some of the most coveted markets for MHC investment are in the Sun Belt, mostly in states that are popular retirement destinations such as Florida, Texas, New Mexico and Arizona. Mountain-states such as Utah, Colorado and Montana are also on investors' radars, as well as states in the Mid-Atlantic where there's a large concentration of private mom-and-pop owners. These regions all have certain things in common: strong demographics—often driven by job opportunities, affordable cost of living and favorable climates, economic diversity and business-friendly environments.



On the development front, there are even more opportunities throughout the country as demand for this affordable type of housing is only growing, and manufactured housing supply is far from keeping up. The high cost of land and the significant the red tape around this asset class are among the barriers to entry for developers.

"In California, it has been nearly impossible to develop new communities as the municipalities make it extremely cost prohibitive," said Dustin Wilmer, first vice president of The Danny Group at Marcus & Millichap. "I believe most of the restrictions for development in prohibitive states come from a lack of knowledge of our product type, a view that these communities are still considered lower class trailer parks and, simply, less tax revenue."

With interest rates on a downward trajectory, we can expect more capital to be poured into the sector. However, most of it will likely go toward improvements to existing properties—

Why MHCs Will Be Hot in 2025 and Beyond Cont.

such as upgrades to community amenities, infrastructure and overall curb appeal—rather than new development. Manufactured housing operator and developer Havenpark, for example, is already on track to invest more than \$30 million across its portfolio this year, with plans calling for substantial investments in 2025 as well.

What to expect in 2025

"We are seeing some development, but very rarely," said Robbie Pratt, the CEO & co-founder of Havenpark. "There are very few MHC developers at the moment and even fewer MHC operators who are able to successfully pull it off."

With a new White House administration and the high potential for a tax law change, most players in the sector hope that 2025 will bring more clarity and stability after 24 challenging months where capital mostly sat on the sidelines due to the unpredictable market conditions.

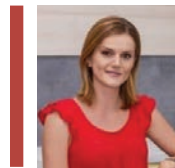
"Our belief is that the best place to weather the potential storm is as an owner or investor, and my experience in the 1990s indicates that the retention or acquisition of MHC/MHP/TP is the best choice for 2025," Danny said.

Lower borrowing costs are expected to boost deal flow, and create consolidation opportunities for REITs and other existing owners. Meanwhile, manufactured housing communities will likely continue to attract new investors into the sector because of their unique characteristics, Pratt said.

"They are rare because it accounts for less than 1 percent of home stock in most major markets," he explained. "They are irreplaceable because getting new MHC zoning and entitlements approved in attractive living areas within good metro areas is exceptionally difficult to do. And they have incredible demand because they are the lowest cost of homeownership in nearly every market in America."

One company that has been an MHC investor for three generations is Three Pillar Communities. As of today, the California-based firm operates more than 75 communities across 13 states. Co-Founder Daniel Weisfield intends to keep growing his company's footprint, while also showing other investors that by overcoming the decade-long stigma associated with MHCs they can leverage this asset class' full potential for good returns.

"Investors will continue bifurcating into two camps with regard to manufactured housing: those who get it and those who don't," Weisfield said. "Those who get it are highly thesis-driven. They look at all overall housing supply and demand. They look at how much manufactured housing residents love the product. They look at manufactured housing rents on a continuum with apartment rents, and they therefore see MHCs as rare assets that rightfully command premium prices."



Laura Calugar is a senior editor with commercial property executive and multi-housing news. Laura writes and edits in-depth stories on the hottest topics in the real estate industry.



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The regulators are coming for your Manufactured Communities, and they have good intentions for tenants but no practical housing experience.



If you own a Manufactured Housing Community, you have heard rumblings of increased regulations for years. If you operate in California, you know the ramifications and have developed coping mechanisms to operate in a highly regulated state. You may falsely assume you are safe from overregulation if you are not in California. The tide is rapidly turning as I travel around the country and speak with my colleagues. Many state governments are starting to consider legislative responses to investment groups buying communities and organized tenant complaints. Based on my experience representing over 200 manufactured communities in Colorado, I encourage mobile home park owners to proactively prepare for the inevitable changes.

Colorado has a long and proud history of housing its citizens in well-managed manufactured housing communities. Whether it is a manufactured home community housing our military in the shadow of Pike's Peak or a popular 600-lot community in Boulder, this affordable housing option enables Coloradans to live where they work. Let's explore what happened in Colorado, so you are ready when the regulators knock on your door.

Before 2019, the Colorado Mobile Home Park Act (MHPA) was approximately 39 pages long. Today, it weighs in at 82. When the House of Representatives introduced a far-reaching proposed amendment to the MHPA in January 2022, HB22-1287, it was all hands on deck to fight back. The bill sponsors did not contact our well-established industry group for stakeholder feedback. Instead, they drafted the bill in secrecy and dropped it in during our short legislative session, purposely catching us off guard.

My clients, small local owners, and large national companies were stunned by the bill's content, particularly the proposed lot rent control and increased hurdles to enforce community rules. Once I picked myself off the floor, I knew we had to organize our industry into a cohesive group to fight these destructive laws. With a few months to review, mobilize, and lobby against some of the more egregious restrictions, it was a hectic experience that I would wish on none of my colleagues in other states.

One of the goals of the 2022 legislation was to put rent control on individual manufactured housing community lots. The State of Colorado already had a rent control ban that covered all local governments, municipalities, and counties. C.R.S. § 38-12-301. The bill's proponents claimed that the ban was only related to the dirt under mobile homes, not housing. Therefore, the ban on rent control was not applicable. In response, manufactured community owners, from large companies to my beloved mom and pops, created the Colorado Manufactured Housing Coalition and hired effective lobbyists. Our Coalition informed our governor of the rent control provision, which was effectively removed by a veto threat.

We delved further into the proposed bill and realized that a singular, sad tenant experience or a singular, bad landlord drives these regulations. At each stakeholder meeting, the bill sponsors place the desires of one tenant over the community's best interests. For example, legislators have made parking rules largely unenforceable in our communities. It's expensive, complicated, and almost impossible to tow someone's car in Colorado. C.R.S. § 40-10.1-405. We are left with booting, which is being stripped away during our current legislative session. You may be dumbfounded. High-density housing must control parking for the benefit of all residents. However, in Colorado, it is not about making laws to benefit the whole; they are making laws to correct a singular sad story.

For instance, a single mom tells her legislator a tragic tale. She parked her car improperly because it was closer to her kitchen door, making getting her kids and grocery bags in her house easier. She's ignoring the park rules, and the next day, she finds her car booted or towed. She misses her work shift, which gets her fired, she can't pay her rent, and she and her children end up unhoused. The legislator responds with his white hat pulled firmly over his brow, with a proposed bill restricting towing and booting based on the flawed logic that it will keep single mothers housed.

This bill, as proposed, ignores the fact that rules must be enforceable for the entire community's benefit. Everyone needs to get to work on time, and they all need to have their parking spots available and roads clear. Without the ability to

Preparing for Regulation Cont.

tow or boot illegally parked cars, what are the repercussions? Maybe two nurses can't get to their shifts, impacting the care of patients at the local hospital. Two parents miss watching their child become elected into the National Honor Society at high school. Mrs. Gonzales' ambulance can't reach her in time to save her from a heart attack.

Yes, the singular incident was unfortunate, but many more residents are negatively impacted when the community can no longer enforce its rules. Another example of well-intentioned but ill-conceived legislation resulted from the unacceptable behavior of a singular bad landlord. This situation came to light in 2022 when a manufactured home community in the mountains started experiencing significant water problems. Tenants couldn't get much water, and what little they did was contaminated and unfit for drinking. The park owner, a local woman, refused to answer her door to the rightfully angry tenants. She wouldn't interact with the Colorado Department of Public Health & Environment (CDPHE), which manages water safety. All the attempts to reach her were in vain, and she hid herself away, avoiding any contact, thus stonewalling remediation efforts.

In response, a state legislator ignored the fact that CDPHE has been monitoring community water systems for decades and introduced an amendment to the MHPA, HB23-1257, creating an additional water monitoring program specific to manufactured housing communities. This one bad incident resulted in a multi-million-dollar regulation that duplicates 95% of the testing already done by CDPHE. This law is now in effect, and expensive duplicative testing is being performed at the expense of Colorado taxpayers.

You may think, "I should just sell my properties in Colorado and avoid this mess." That is easier said than done. In 2020, C.R.S. § 38-12-217 passed, allowing residents to purchase their property. Heavily edited in 2022, if you want to sell a manufactured home community in Colorado, you must give the residents 120 days to submit an offer after each triggering event. This concept is not unique to Colorado, and if you start hearing your state discuss a right of first refusal or opportunity to purchase, you must fight for your right to contract and ability to interact with the free market. Or else, you will have regulations that prohibit you from considering forms of financing and substantial delays in deals.

What is the moral of these stories? Get ready! Get to know your senators and representatives where you have communities. Create a relationship now. Invite them to your communities. Educate them on the importance of legislating for the benefit of the whole, not the individual. Establish trust by showing them your housing benefits their constituents and local businesses.

Reach out to your state's industry group and ensure they have robust lobbying ready and waiting to fight. Request webinars that update communities on legislative trends and identify representatives and Senators with housing experience. If Colorado had been prepared with robust lobbying capabilities to advocate for our clients and fight against overregulation, we would have saved ourselves much stress.



Aimee Bove, Owner/Attorney of Bove Law in Denver, is the pre-eminent attorney representing clients in the manufactured housing industry in Colorado. In practice for the past twenty years, she has spent the last decade understanding, helping draft, and monitoring the laws governing communities in this most regulated state. Her extensive daily engagement drives her dynamic advocacy and representation of clients facing compliance and tenant legal issues.





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THE CONCERNED COMMUNITY OWNER: Why May 15th, 2026 Is The Real “Liberation” Day For Mobile Home Park Owners



Photo courtesy of Kent Nishimura/Bloomberg

Donald Trump describes his new tariff policy effective date as “Liberation Day”. While that’s certainly one use for the word, for mobile home park owners the real “Liberation Day” starts about a year from now. And our celebration will begin with the departure of Federal Reserve Chairman Jerome Powell, who has inflicted more pain and suffering on real estate than anyone since the tax revisions of 1987. It was Powell that decided to raise interest rates higher and faster than we’ve seen in 40 years, beginning in Q1 of 2022. Everyone knew that rates could not stay as low as they had fallen, beginning in 2008, but the expectation was they would eventually go up in small, measured increments – not a “pedal-to-the-metal” fashion that made no sense in an overly aggressive attempt to tame an inflation that we were all told was transitory and was the predictable result of Biden’s failed initiatives during Covid. But it was not only the rate of the climb that will make Powell famous as a real estate villain. Instead, it was his failure to reduce rates as the economy and inflation began to cool. His stubborn behavior – when the clues all around pointed to the need for lower rates – will put him in the record books as probably the worst Fed Chairman of all time.

Perhaps Powell’s “mule” temperament was the result of his abject hatred for Donald Trump. Prior to the Presidential Election, Trump would often make fun of Powell’s abilities, and of his failure to take action quickly instead of moving at the speed of molasses. Trump often fantasized on stage about being able to fire Powell upon taking office but, unfortunately, Powell refused to quit and threatened litigation if he was removed. Like the guest that nobody likes yet refuses to go home after the party, Powell is the lamest of lame ducks. But the sad part is that he still makes the policy decisions and simply refuses to lower rates since that’s what Trump (and the

rest of America) would like to see happen. The late Sam Zell liked a contrarian attitude, but Zell would not have liked the current Jerome Powell.

So what will happen on May 15th of 2026? Powell will be officially out the door (I assume kicking and screaming) and a new Fed Chairman will begin their term. Only this person will be appointed by Trump, and I’m sure that the key interview question will be “how far and fast will you lower rates?” so the winner will have rate-cutting as their mandate. It should be easy to rationalize since the U.S. economy is long overdue for a recession (the last official one was in 2007 despite their regular occurrence in eight-year cycles) and Q1 just came in with negative GDP (two successive negative GDP quarters triggers the “recession” label).

And what will lower rates mean for the mobile home park industry? Nothing but good things. It means that the interest expense on mortgages will be lower. It means that cap rates will go down and property values will go up immensely. It means that those who buy mobile homes will have lower monthly expenses. In general, it will usher in a very bright time for mobile home park owners.

When you look back at America’s “nightmare” period under Biden – which included Covid lockdowns, eviction moratoriums, rioting, open borders and massive inflation – probably the most costly of these was Powell’s interest rate guidance and stubbornness to correct his mistakes. The carnage from the roughly \$2 trillion “commercial real estate apocalypse”, in which a massive number of office building, retail center, self-storage facility and industrial building mortgages come due at interest rates double where they originated, will be Powell’s legacy.

So here’s an early “good riddance” to one of the worst Fed Chairmen in modern history, and a formal declaration that “Liberation Day” will happen for mobile home park owners on May 15th, 2026. We’re looking forward to a new era of lower, sensible interest rates and perhaps a final end to the nightmare of the Biden era. It’s been a rough four years, but the brightest days are just around the corner!



The Concerned Community Owner is a column dedicated to the challenges and insights of Managers, Owners, and Investors navigating today’s real estate landscape. These articles come from readers across the nation, sharing real experiences and pressing concerns.

Do you have a perspective to share? Submit your article to: staff@manufacturedhousingreview.com –contrary opinions welcome!



Nearly every US politician is talking about improving housing affordability, and most of them are looking intently for villains to blame for today's high home prices. Despite rhetoric to the contrary, the price escalations in recent years have not been driven primarily by "speculators" or short-term rentals, and there does not appear to be a bubble. Rather, there is a fundamental imbalance between housing supply and market demand, especially in the for-sale market.

The United States presently has an estimated shortage of 3-5 million housing units. That shortage is most acute in the market for entry-level homes, typically defined as those that are 1,400 square feet or smaller. Since the late 1970s, builders have produced roughly the same number of these homes on an annual basis, even as the US population has increased by over 50 percent.

With tight labor markets, surging materials costs, and now high interest rates, the cost of on-site home construction has increased sharply. Consequently, some developers have turned to manufactured housing, where the dwelling is constructed in a factory and then installed on the building site, to meet demand for entry-level homes. While many people associate manufactured housing with mobile homes and trailer parks, modern production methods and design improvements have made today's manufactured homes look nothing like their antecedents. Yet, land and construction regulations that were written to restrict house trailers limit the deployment of modern manufactured housing. A few policy changes and zoning fixes could bolster its use and provide more options for Americans who want to become homeowners.

No longer a trailer / Today's manufactured home is the only form of housing subject to federal regulation under

the Manufactured Home and Construction and Safety Act, overseen by the Department of Housing and Urban Development. These homes must be permanently placed on a steel chassis and consist of a minimum of 320 square feet and be at least 8 feet in width. (Trendy "tiny homes" are not considered manufactured housing.) The federal standard also has guidelines for room size, fire safety, heating, cooling and plumbing systems, framing, insulation, wind load, and installation. They are certified and labeled in the production factory. Without the label, the homes cannot be called manufactured housing. Other factory-built rooms, interior spaces including garages, and homes—often referred to as prefabricated or modular—are not deemed manufactured houses under the act and are subject to local and state building codes.

To monitor compliance, HUD has delegated authority to 13 states and private sector organizations that inspect manufactured housing factories. Since the 1990s, the department has periodically upgraded its standards. Recently, both HUD and the Department of Energy have begun rulemaking to impose new energy and safety standards to reduce utility bills and carbon pollution.

States can require more stringent requirements beyond the federal standards. For example, in the aftermath of Hurricane Andrew in 1992, Florida mandated a specific manner and number of ties to affix manufactured housing. Many manufactured homes now perform as well as site-built homes during extreme weather events.

Been here before / Manufactured housing has been an important source of housing in the United States for a long time. These homes have their roots in the early travel campers of the 1920s and were used as temporary housing for public works employees during the Great Depression and World War II. After the war, as the United States faced a severe housing shortage, families turned to manufactured housing. The industry responded by creating innovative models with more spacious layouts and modern amenities such as washing machines.

Around this time, many manufactured housing communities had their start. Households could purchase and finance a home through the dealer, much like buying a car. Quickly, however, the sector had to compete with a recovered and robust residential housing sector using site-built construction for homes that could qualify for federally backed home financing—unlike manufactured housing.

Unleashing Manufactured Housing Cont.

Manufactured housing stock currently consists of 6 million units and constitutes the largest share of unsubsidized low-income housing in the nation. Today's manufactured homes have tight building envelopes (that is, a well-made exterior that protects the interior), energy-efficient appliances, and often have features such as porches, garages, and bay windows akin to local housing design.

Historically, the ability to produce homes has relied on locally available land, labor, and building materials. Regulations have caused land prices to skyrocket, often because of artificial scarcity driven by restrictive zoning categories and land-use regulations. (See "Build, Baby, Build!" p. 64.) Layers of environmental review, special purpose permitting, rezoning requirements, and often contentious rounds of public hearings add expense and uncertainty that discourage developers from building entry-level homes. The National Association of Homebuilders has estimated that regulations account for nearly one-fourth of the final price of a new single-family home.

Other factors have raised housing costs of late. Higher capital costs have increased the costs of developing new projects, and ongoing labor shortages in the building professions will probably continue because of demographic shifts and tightening immigration policies. Factory-produced homes can address many of these challenges: a recent study from Harvard University's Joint Center for Housing Studies found that manufactured homes can be as much as 46 percent cheaper than site-built.



If policymakers want to use manufactured housing to improve housing affordability, they must reform two areas of regulation: discriminatory zoning and the titling of manufactured housing.

Zoning / Today, zoning and land-use regulations are under increasing scrutiny, as they have a significant effect on the ability to develop various forms of housing, such as duplexes,

rowhomes, and multifamily buildings. Many states and cities explicitly ban manufactured housing, typically motivated by long-held stigmas about the social and economic effects manufactured homes (and their occupants) have on neighboring properties.

Land-use legal scholar Daniel Mandelker of the Washington University School of Law has outlined 18 common zoning and land-use categories of regulation that either outright forbid the placement of manufactured housing, impose stringent exclusionary design prerequisites, or require obtaining special permits that are not imposed upon site-built single-family homes. For example, one common statute, especially in municipalities, prohibits the placement of single-wide manufactured homes even though they could easily work as in-fill for many cities struggling to replace aging housing stock.

While several states have prohibited such bans at the local level, other communities have adopted or are considering regulations that would de facto push out the dwellings. For instance, some places require that manufactured homes be situated on parcels of land ranging from one to 10 acres even if such a minimum requirement does not apply to site-built homes. Other restrictions on manufactured housing include limits on the home's age or requirements for specific architectural design features that do not apply to site-built single-family homes.

Titling / Given their legacy as travel campers, some states only allow manufactured housing to be titled as personal property, not real property, even if the home is affixed to a foundation on owner-occupied land. This has significant implications for financing, as traditional mortgage financing is limited largely to real property. Personal property financing (also called chattel financing or lending) does not have the full range of consumer protections available to traditional mortgage borrowers.

Further complicating matters is that more than 50 percent of manufactured homes are financed through personal property loans, which often have relatively high interest rates and fees. Many consumers are not aware that there are other (albeit limited) options: Fannie Mae and Freddie Mac have a statutory mission mandate under Duty-to-Serve that requires them to create products and programs to serve the manufactured housing market.

Finally, titling has tax implications that can affect the affordability of the homes. Some states levy taxes on personal property. For example, in some states, vehicle owners must

Unleashing Manufactured Housing Cont.

pay a personal property tax levied on the value of their car. The tax rate for personal property differs from the rate levied on real property. Depending on the location, the personal property rate may be significantly higher than for a site-built home. To address the titling issues, states must examine their titling regulations for both real and personal property. New Hampshire broadly allows manufactured housing to be titled as real property, and it offers a model for other states looking to review their titling regulations.

Unleashing change and growing supply / There are innovations in the residential sector that can boost the creation of new housing. One of these is manufactured housing. But for potential homebuyers to take advantage of this, policymakers must liberalize land-use and zoning regulations and states must reform titling policies regarding manufactured housing.

And as long as the federal government remains intensely involved in subsidizing home ownership—albeit with questionable effects on home ownership rates—it is worth

asking whether its policies should continue to effectively exclude manufactured homes from this largesse—or put traditional homes and manufactured homes on the same financial footing by reducing such subsidies.



Arica Young
Director, Housing Access and Affordability
Lincoln Institute of Land Policy

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Mastering Affordable Housing Management: Avoiding Common Pitfalls

By Bennett Ettinger



Managing affordable housing isn't a walk in the park—it comes with its own set of challenges. From staying on top of compliance to keeping the finances in check to handling maintenance, success takes planning, attention to detail, and solid strategies. One thing that often gets overlooked? How much it matters for departments to work together. Whether it's finance, compliance, or maintenance, having good systems, clear communication, and defined roles keeps everything humming along. The best Property management companies and Property managers know that when teams collaborate smoothly, costly mistakes get avoided, and the property stays sustainable for the long haul. Staying ahead of problems is the name of the game, and when everyone's on the same page, issues get fixed faster, and efficiency goes up across the board.

Just as important is making sure property managers and site staff aren't buried under too many responsibilities. They're key to keeping things running day-to-day, but they need support from specialized teams for the trickier stuff. Let them focus on the big priorities while handing off things like financial management, certain compliance tasks, and maintenance to experts who can step in with the right skills. Spreading the workload across a solid team boosts efficiency and ensures tasks land with the people best equipped to handle them.

Here are three common pitfalls in affordable housing management—and how to steer clear of them.

1. Compliance Isn't Just Paperwork—It's Essential HUD and affordable housing programs come with a laundry list of rules that can change over time. Property managers have to stay on top of:

1. Tenant certifications and recertifications

2. EIV reports and findings
3. Routine file audits
4. Waitlist management and sticking to the rules
5. Proper move-in processes and documentation

Compliance isn't just about ticking boxes—it's about making sure tenants get the subsidies they're entitled to. Property managers should frame it that way: these rules help keep tenants housed and protect the property's funding. Messing up waitlist rules or skipping steps in the move-in process can lead to delays, confusion, or even compliance violations. And when compliance tasks pile up, fixing them gets tougher, putting properties at risk of losing funding, failing audits, or facing repayment demands. It's way easier to stay ahead of deadlines than to play catch-up later.

Best Practices:

- Set up a regular compliance review schedule to keep paperwork in line.
- Train staff on common slip-ups and how to fix them.
- Use compliance software to track deadlines and submissions.

When tenants see that property managers are in their corner, they're more likely to cooperate, which makes compliance smoother for everyone.

2. Financial Oversight—More Than Just Collecting Rent Handling the financial side of affordable housing goes beyond making sure rent comes in on time. Properties also have to deal with:

1. Regular account reconciliations
2. Delinquency tracking
3. Operating budgets
4. Vendor payments
5. Financial reporting
6. Reserve fund management
7. Timely and accurate voucher processing
8. Utility checks processed and handed out on time
9. A solid check-and-balance system

That last one's a biggie—especially for purchases and approvals. Without multiple checkpoints, properties can overpay for materials or services due to sloppy oversight. Paying vendors on time is critical too—it keeps the right vendors available when you need them, and good relationships mean better service.

Mastering Affordable Housing Management: Avoiding Common Pitfalls Cont.

An established price sheet for common repairs can also be a game-changer, helping you budget and avoid surprises—just make sure vendors document everything and don't take advantage. For cash flow to work, delinquent accounts need to be handled timely, vouchers need to be processed accurately and on time, and utility checks should go out without delays to keep operations smooth. Regular account reconciliations are a must to keep the books straight and catch discrepancies early. When finances slip, it's best to tackle the problem head-on with enough funds and a clear plan to fix it. Slowly trickling money in over time just wastes resources.

How to Improve Financial Oversight:

- Schedule regular reconciliations to spot issues fast.
- Require multiple approvals for big purchases.
- Team up with a procurement crew to source materials smartly.
- Pay vendors on time to keep them reliable and ready.
- Set up a price sheet for common repairs, with clear documentation to avoid overcharges.
- Review vendor contracts often to keep pricing fair.
- Give site staff an easy financial workflow to cut down on mistakes.
- Set up systems to track voucher and utility payment timelines. When finances are managed well, properties save money and maintain strong relationships with vendors, HUD, and investors.

3. Preventative Maintenance Reduces Costs and Vacancy Loss One of the biggest slip-ups in property management is waiting for maintenance to turn into a full-blown emergency. Skipping preventative maintenance jacks up costs, ticks off tenants, and drags down REAC scores.

Common Challenges:

1. Emergency repairs from ignored upkeep
2. High turnover from unhappy tenants
3. City and HUD violations
4. Lower REAC scores that hurt the properties reputation
5. Vacancies from slow unit turnovers
6. Overpaying for materials due to bad inventory tracking
7. Delays in materials
8. Incomplete unit turns slowing down move-ins
9. Worse damages from lack of tenant accountability

Material delays can grind repairs to a halt, leaving tenants waiting and units empty—losing revenue. Property managers should keep inventory tight and order materials ahead of time. Plus, not holding tenants accountable for damages beyond normal wear and tear can mean shelling out for repairs that could've been avoided.

How to Stay Ahead:

- Roll out a preventative maintenance plan—schedule inspections and fixes before things break.
- Focus on small stuff. An HVAC system might just need a filter swap—skip it, and you're looking at a pricey repair.
- Track materials with an asset-tagging spreadsheet for efficiency.
- Order materials early and stagger purchases—bulk buying and planning save money and time.
- Charge tenants fairly for damages beyond normal wear and tear.
- Ensure full unit turnovers, not half-baked ones. Partial turns waste money—investing in labor and materials only to leave a unit unrentable is a budget killer. Plan ahead so everything's ready before you start.

The Impact on Vacancy Rates: Poor maintenance means units sit empty too long, costing revenue and frustrating applicants. Good planning and workflows cut turnover time and fill vacancies faster.

The Bottom Line: A Proactive Approach Pays Off

Affordable housing management can be tough, but it doesn't have to feel impossible. By staying on top of compliance, finances, and maintenance, properties run smoother and deliver better results for tenants and owners alike.

Putting strong systems in place now saves you from headaches later. A well-managed property makes money, lasts longer, and gives residents a better place to call home. That's a win for everybody.



*Bennett Ettinger
Chief Executive Officer
Affordable Housing Experts*



MHARR Addresses Growing Concerns Regarding Pending Legislation

By Mark Weiss



Washington, D.C., May 19, 2025 - The Manufactured Housing Association for Regulatory Reform (MHARR) has undertaken intensive activity in Congress to protect the rights and interests of smaller HUD Code industry businesses and particularly independent HUD Code manufacturers. Such activity relates to and is a consequence of efforts by the industry's largest corporate conglomerates, and their representatives, to enact changes to key elements of the federal regulatory law governing manufactured housing and to implement new laws that could have serious impacts on the manufactured housing market unless corrected as to certain deficiencies and improved.

Currently, three bills with implications for federally regulated manufactured housing are being considered in Congress. One draft bill, entitled the "Expansion of Attainable Homeownership through Manufactured Housing Act," would, among other things, strike the current requirement in federal law (in the statutory definition of "manufactured home") that manufactured homes be "built on a permanent chassis" and instead allow HUD Code homes to be built "with or without a permanent chassis." While MHARR, from the time of its establishment, has supported the removal of the above-quoted five-word permanent chassis requirement and its replacement with optional "with or without a permanent chassis" language - and still does support such a modification, MHARR has also made it clear that it has significant concerns with a legislative process that could lead to other possible proposed amendments to the industry's touchstone federal law that could potentially be negative and/or damaging.

In addition, there is no basis for any law pertaining to HUD Code manufactured housing to be entitled - or otherwise use the term - "attainable" housing. The relevant language used

in current manufactured housing law, and which MHARR successfully fought to include specifically in the Manufactured Housing Improvement Act of 2000 (2000 Reform Law), is "affordable" homeownership - a term with an established and specific meaning (for example, being defined as housing costs of "no more than 30 percent of gross income" as set forth in section 3(1) of the bipartisan Housing Supply Frameworks Act addressed below), rather than an arbitrary and inherently meaningless term such as "attainable." The term "attainable," moreover, if included in subsequent legislation could be used to undermine or put a gloss on the meaning of "affordable" or "affordability" and would be inconsistent with other federal housing legislation based on the term and concept of "affordable" housing. Rather, it appears that the term "attainable," which has been used for public relations purposes in recent years by the industry's largest corporate conglomerates, is instead being promoted in the interests of those conglomerates.

The second draft bill affecting manufactured housing would ostensibly require any federal agency seeking to establish a "federal manufactured home construction and safety standard" (including "energy efficiency" standards) to first obtain the approval of the Secretary of HUD. While MHARR, again, supports the intent and objective of this draft bill, it does not believe that the language used is appropriate or sufficient - for multiple reasons - to accomplish its alleged and stated objectives. MHARR, accordingly, has already made it clear that the language of the draft bill should be carefully reviewed and adjusted to make it as effective and "watertight" as possible to prevent draconian energy efficiency or energy conservation standards from being imposed on manufactured housing in the future. Such legislation, at this time, would be consistent with MHARR's "energy standards" strategy as set out in detail in August 2022 - to first slow the DOE May 31, 2022 standards through litigation and then seek legislative reform after the end of the Biden Administration.

The third bill that MHARR has also begun addressing is the Housing Supply Frameworks Act (HSF A), which has been introduced in both houses of Congress and was addressed by MHARR in greater detail in an April 22, 2025 News Release entitled "Bi-Partisan Bill Seeks Zoning Reform - Could Augment Enhanced Federal Preemption." While that bill, as MHARR noted, is generally positive from a HUD Code manufactured housing industry perspective, it contains, among other things, language and scope deficiencies in relation to HUD code homes that will need to be addressed and corrected during the legislative process.

MHARR Addresses Growing Concerns Regarding Pending Legislation Cont.

For example, in a key provision calling for “the reduction of obstacles to a range of housing types at all levels of affordability,” it conflates “manufactured” housing with “modular housing.” If not corrected, this will lead to chaos and confusion, as manufactured homes are regulated under federal law, pursuant to federal standards, federally-based enforcement and federal preemption (the three pillars that make manufactured housing the most affordable of all factory-built homes), while “modular” homes are regulated by states and/or localities under state or local building codes. At the same time, the manufactured housing elements would be likely to fall into the same trap as other federal programs, where provisions referring to HUD Code housing and designed to benefit HUD Code residents and consumers seemingly never reach the ground to deliver actual benefits, (see, MHARR’s July 2022 White Paper, “The Exploitation of Federal Housing Finance and Mortgage Funding Assistance Programs and Potential Solutions”), meaning that it is most likely that zoning benefits for manufactured housing, even with this new bipartisan bill (HSF A) would never materialize. Other similar deficiencies in HSF A must similarly be corrected, if it is to have any beneficial impact at all and, just as importantly, avoid negative impacts.

As always, MHARR will carefully monitor all of these bills and will take any and all actions needed to protect the rights and interests of smaller industry businesses and the lower and moderate American homebuyers who rely on manufactured housing, while simultaneously working to ensure that full and fair competition within the industry is protected.

In addition to the aforesaid legislative activities, MHARR has also taken action in relation to the recent announcement that former HUD program administrator Teresa Payne has been hired as Vice President of “policy” by the Manufactured Housing Institute (MHI). Specifically, MHARR has filed a

Freedom of Information Act (FOIA) request with HUD (see, copy attached) seeking documents related to Ms. Payne’s departure from HUD and any external contacts that she might have had regarding her departure and new role. In addition the request seeks any documents regarding the ethical aspects of the post-federal employment of a policy-level regulator. MHARR’s concern is and continues to be to ensure that inside knowledge of enforcement or other regulatory and regulatory-related matters is not used to benefit certain regulated parties while disadvantaging others. MHARR is also reviewing other possible steps pertaining to these concerns.



Mark Weiss is the President and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR) in Washington, D.C. He has served in that position since January 2015 and, prior to that, served as MHARR’s Senior Vice President and General Counsel.

MHARR is a Washington, D.C.- based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing.

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Manufactured Housing Association for Regulatory Reform

Preserving The American Dream of Home Ownership Through Regulatory Reform

For a federally regulated industry such as manufactured housing to remain competitive, affordable and continue to offer unparalleled cost savings to homebuyers -- together with the quality and lifestyle choices that empower homebuyers at all economic levels to live as they wish -- the industry will need to fight hard to advance key priorities, including:

- ★ Full and proper HUD implementation of the Manufactured Housing Improvement Act of 2000 (2000 Reform Law).
- ★ Full zoning and placement acceptance of mainstream manufactured homes and manufactured housing communities by states, cities and localities.
- ★ Full implementation of the Duty to Serve Underserved Markets, including securitization of personal property chattel loans.
- ★ Fair and reasonable regulation, including energy regulation, which maintains the existing affordability and energy efficiency of today's modern manufactured homes.
- ★ Full parity and inclusion of mainstream manufactured homes in all housing and finance laws, policies and programs.

As an industry leader in the nation's capital, seeking to ensure fair and reasonable regulation that protects both homebuyers and the industry as a vital national affordable housing resource, **MHARR** invites all affected stakeholders to join its efforts, including the financial institutions that are so vital to homebuyers and an industry expansion to production levels measured in the hundreds-of-thousands of homes annually.

The heritage of this great industry and the vision of its founders must be preserved so that the American Dream of home ownership remains within the reach of every American.



www.manufacturedhousingassociation.org

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Navigating the rental housing industry means more than finding great tenants. It requires a strong understanding of the laws that govern the landlord-tenant relationship. From federal civil rights protections to local security deposit rules, knowing the legal framework can protect your business, reduce risk, and help you maintain long-term profitability.

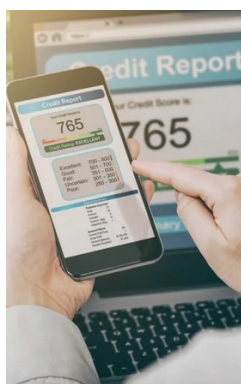
Below are ten legal areas every landlord should be familiar with:



1. The Fair Housing Act

The Fair Housing Act prohibits housing discrimination based on race, color, religion, sex, national origin, disability, or familial status. These are the federally protected classes. Many states and cities expand these protections to include things like sexual

orientation, gender identity, source of income, or immigration status. As a landlord, you're responsible for treating all applicants and residents equally. This includes advertising practices, screening procedures, and eviction decisions. Even an unintended slip, like steering certain applicants toward or away from a unit, can result in a fair housing complaint.

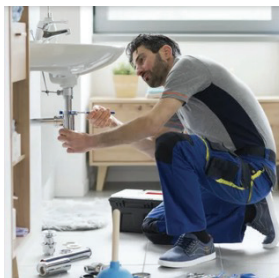


2. The Fair Credit Reporting Act

If you use credit reports to screen applicants (which most landlords do), you must comply with the Fair Credit Reporting Act (FCRA). If you deny housing based on information in a credit report, you're legally required to issue an "adverse action notice" to the applicant. This notice must include:

- The name and contact information of the credit reporting agency.
- A statement clarifying that the agency didn't make the rental decision.
- A notice of the applicant's right to dispute the report and request a free copy within 60 days.

Landlords who report nonpayment of rent to credit bureaus must also update the report if the debt is later paid.



3. Implied Warranty of Habitability

Every state recognizes the implied warranty of habitability, which guarantees that all rental units must be safe and livable. This includes working plumbing, heat, hot water, and protection from pest infestations. If a property becomes

uninhabitable and repairs aren't made within a reasonable time, residents may be legally entitled to withhold rent or terminate the lease. While tenants are responsible for damage they cause, landlords must make repairs related to wear and tear or emergencies. Keeping your rental property in good condition isn't just the law, it also protects your investment.



4. The Right to Quiet Enjoyment

Tenants have the right to "quiet enjoyment" of their homes, which means they're entitled to live without unreasonable disturbances. As a landlord, you must give proper notice before

entering a unit (unless there's an emergency), and you're expected to address noise or nuisance complaints when one tenant disrupts others. Respecting privacy and creating a peaceful environment can reduce turnover and limit potential legal claims.



5. Security Deposit Laws

Each state sets its own rules about how much you can collect as a security deposit, how the funds should be held, and the timeline for returning them. Common requirements include:

- Holding deposits in a separate, interest-bearing account.
- Returning unused funds within a certain number of days after move-out.
- Providing an itemized statement for any deductions.

Note, California's most recent security deposit law AB2801, effective April 1, 2025 requires landlords to take photos of the unit before move-in, after move out, and before/after repairs.

10 Essential Laws Every Landlord Needs to Know Cont.



6. Lead Based Paint Disclosure

If your rental property was built before 1978, you must comply with the Residential Lead Based Paint Hazard Reduction Act. This means you're required to:

- Disclose any known lead hazards.
- Provide tenants with the EPA's "Protect Your Family From Lead in Your Home" pamphlet.

- Include a lead warning in the lease and obtain signed acknowledgments.

Records must be retained for at least three years. There are a few exemptions, such as rentals without bedrooms or units certified as lead-free by a professional inspector.



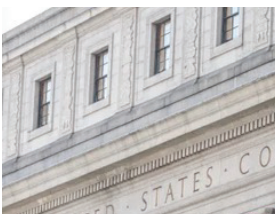
7. State-Level Disclosure Requirements

Beyond federal rules, most states require additional disclosures. These may include:

- Whether the property is in a flood zone.

- The location and maintenance rules for smoke detectors.
- The landlord's name and contact information.
- Policies on smoking or bedbug prevention.

Staying current with state and local disclosure laws is critical. Failing to provide required information can result in fines or liability during a dispute.



8. Your State's Landlord-Tenant Act

Each state has its own landlord-tenant law outlining the rights and obligations of both parties. These laws govern issues like rent increases, notice periods, lease

termination, and legal remedies for breach of contract. Familiarize yourself with the version applicable in your state. Search your state government website or consult a local attorney to ensure you're in compliance.



9. Eviction Procedures

When a tenant violates a lease by failing to pay rent, damaging the property, or engaging in illegal activity, you must follow the proper legal process to evict. That means:

- Issuing a written notice with the required timeline for compliance or move out.
- Filing for eviction in court after the deadline passes.
- Waiting for a judge's order before removing the tenant with help from the sheriff.

Self-help evictions, such as changing the locks or shutting off utilities, are illegal in every state and can lead to serious penalties.



10. Mitigation Of Damages

If a resident breaks the lease, you're not entitled to let the unit sit vacant and collect rent. You're legally obligated to "mitigate damages" by making a reasonable effort to re-rent the unit. This means advertising the

unit, showing it to prospective tenants, and documenting your efforts. You may still hold the original tenant accountable for unpaid rent until a replacement is found, but only if you've made good faith efforts to fill the vacancy.



Allen Artcliff-Cronrod is the COO of AAOA Properties and heads up the Brokerage division. His goal is to provide resources for multifamily investors and operators, so they can purchase and manage their properties more efficiently.





Community Resident Makes Medical Breakthrough

Kenia Zuniga, born and raised in Pentagon Properties' Central Mobile Home Village located in NW Atlanta, and a recent Georgia Tech University graduate, invented a new medical device (The Flub Align) that more accurately, quickly, and reliably measures heart function. The device was conceived as a senior project. It's so impressive that Emory University is patenting the device. Pentagon Properties' Spencer Roane recognized Ms. Zuniga's

impressive feat with a community award that recognizes how hard work, mentorship, and neighborhood pride can pave the way for a better world. Ms. Zuniga plans to work in the biomedical engineering sector to gain practical experience and later pursue a Master's degree in electrical or biomedical engineering.

Key Lender Required Elusive Insurance Coverage Issue Addressed

Key MHC lender including Bellwether, Wells Fargo, Berkadia, and Security Mortgage worked with Principals within the American Insurance Alliance and their key MHC insurance carriers including AIG, Accelerant, Philadelphia, Zurich and Hanover to address and create a workable solution to including coverage for Sexual Abuse and Molestation claims. Demands for this elusive coverage, particularly in higher crime areas, has been impeding MHC loan closings for months. New underwriting standards, acceptable documentation of loss prevention, and ancillary coverage options are now available that allow these loans to move forward.

Georgia and Louisiana Pass Needed Tort Reform Legislation

Once considered reasonable legal environments for businesses, Georgia and Louisiana devolved into judicial hellholes this past decade. Fortunately, both states passed tort reform aiming to balance the legal environment and protect businesses from excessive litigation. The new legislation addresses shock verdicts, third party litigation financing, award limits, and the cultural problem of frivolous litigation. Texas has tort reform legislation pending. In 2023, a Jonesboro, Georgia jury awarded \$31m to the daughter of a man fatally shot while attempting to stop a vehicle theft in Avalon Mobile Home Park. The jury found the park owner failed to provide adequate security.

Kentucky Passes Law Seeking Equal Treatment of Manufactured Homes

Kentucky has passed a law that prohibits local governments from adopting or enforcing zoning regulations that discriminate against manufactured homes compared to site built, single family homes. The new law also allows for the placement of smaller manufactured homes on lots where larger homes cannot be situated. The legislation is intended to expand home buyer options and eliminate discriminatory zoning practices.



President of Mobile Insurance, a leading insurer of manufactured home communities and retailers across the United States. Since 2017, the founder and publisher of Manufactured Housing Review, a publication dedicated to professionals in the MH industry. www.manufacturedhousingreview.com

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Photo courtesy of Keel Team

Introduction to Investing in Mobile Home Parks and Affordable Housing

With a severe shortage of affordable housing in the United States, Manufactured Housing is one of the least expensive options. When properly managed, manufactured housing offers a solution to the affordable housing crisis, while potentially providing its investors with stable and predictable cash flows. We believe Manufactured Housing and mobile home parks are the most attractive asset class for the following reasons:

Historically Higher Cap Rates:

The capitalization rates (Net Operating Income / Purchase Price) for Manufactured Housing Communities are roughly three percentage points higher than any comparable multi-family investment. In today's favorable financing environment, this potentially allows for significantly higher cash-on-cash returns compared to any other real estate investments.

Ownership Structure Likely Reduces the Risk:

Most residents own the homes in which they live, and rent the land, pad, and utility infrastructure from the community owner. This often results in lower operating expenses compared to apartments. The average operating expense ratio (operating expenses / revenue) for a Manufactured housing community is 30-40% versus 50-60% for apartments.

Demand for Affordable Housing Has Been Strong:

More than 50% of US wage earners make less than \$30,000 a year, or \$14.42 an hour. The average fair market two-bedroom rent is \$1,149 per month. According to the US Department of Housing and Urban Development housing is considered "affordable" when no more than 30% of a household's gross income is spent on rent and utilities. For the average two-bedroom, that's \$22.10 an hour assuming a 40 hour work week and 52 weeks. The average renter's hourly wage in the United States is currently \$16.88/ hour. At the federal minimum wage

level of \$7.25/ hour, that's 122 hours per week for all 52 weeks to afford a two-bedroom apartment. The rent affordable to a full-time minimum wage worker is \$377/ month. The average lot rent in the United States is approaching \$300/ month, which not only offers affordable housing, but it provides an opportunity for home ownership.

Supply is Generally Shrinking:

There are roughly 40,000 manufactured housing communities in the United States, and the number is shrinking. Mismanaged communities are being shuttered or redeveloped. The negative stigma of "trailer parks" and initiatives like NIMBY (Not in My Backyard), have made zoning more restrictive. Green Street Advisors estimates that only 10 communities have been developed in the past two decades, while at least 10 communities per year have been redeveloped into other land uses.

Highly Fragmented & Ripe for Potential Consolidation:

Of the roughly 40,000 communities in the United States, only 10-15% are controlled by professional operators. The rest are mostly controlled by less sophisticated "mom & pop" operators who often have below market rents and inefficient cost structures. Most of the larger operators are looking for larger turnkey communities, which reduces most of the competition for small-to-medium sized mobile home parks.

One of the Lowest Default Rates in Commercial Real Estate:

According to Daniel Din, former Multi-Family Credit Director at Freddie Mac, Manufactured Housing Communities have a 50% lower default rate compared to multifamily apartment complexes.

Possibly Favorable Tax Treatment:

The majority of a Manufactured Housing Communities value is in the improvements to the land (utility lines and roads), which can often be depreciated over 15 years compared to apartments at 27.5 years, and other commercial real estate at 39 years.

High Switching Costs:

It costs \$5,000-\$7,000 on average to move a manufactured house from one site to another. Considering more than 50% of Americans have less than \$1,000 in their savings account, moving a mobile home is extremely rare. The average annual tenant turnover in a community is roughly 5-6% vs 30-40% for apartment complexes.

Top Reasons for Investing in Mobile Home Parks Cont.

Potentially Uncorrelated Returns:

Manufactured Housing Communities usually perform well in strong economic environments, but considering they are one of the most affordable sources of housing, they typically offer recession resistant characteristics not found in multifamily investments. Given that the demand for affordable housing is increasing with diminishing supply, this asset class is usually not dependent on the stock market or a strong economy to produce double-digit risk-adjusted returns. With average lot rents near \$300/month versus an apartment at \$1,149/month, top line revenue (rent) has room to potentially grow in excess of inflation annually while typically not being dependent on growth in GDP.

Conclusion to the Top Reasons for Investing in Mobile Home Parks

Investing in Mobile Home Parks likely presents a compelling opportunity for those looking to diversify their portfolio with a historically stable, demand-driven asset class. The combination of higher cap rates, lower operating costs, and the critical role these communities play in addressing the affordable housing shortage underscores the potential for

strong, stable returns. With the landscape characterized by high demand, limited supply, and a fragmented ownership structure ripe for consolidation, Mobile Home Park investing not only offers potential financial rewards but also the chance to make a positive impact on a pressing social issue. As the market for affordable housing continues to tighten, Mobile Home Parks stand out as a resilient investment choice with the possibility of growth and stability in various economic conditions.



Andrew Keel

Andrew is a passionate commercial real estate investor, husband, father and fitness fanatic. His specialty is in acquiring and operating manufactured housing communities. Visit AndrewKeel.com for more details on Andrew's story.



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Creating Sustainable Ecosystems For Mobile Home Parks

By Frank Rolfe



Back in the 1970s everyone was into “terrariums”, which were sealed glass orbs in which you had some dirt, a little moisture, and a couple tiny plants. The water would condensate in the orb and it would “rain” on the little plants, while the minerals in the earth would give them sustenance. The world record for the plants living in a terrarium is 64 years, although it’s scientifically possible for them to go for centuries (but no hobbyist has ever lived that long). And in many ways, a mobile home park is just like a terrarium – yet few owners and most tenants never think in those terms. The goal of any community owner should be to build an asset that can last forever, providing a great service while making an attractive profit. It’s a win/win business if you approach it correctly. So how do you make a mobile home park sustainable, just like a terrarium?

A product that the customers want - for the long term

There’s no question that affordable housing is the hottest product in America right now, since single-family homes have topped \$400,000 and apartments have topped \$2,000 per month. But a smart owner realizes that it’s a whole lot less expensive to have residents who stay for a lifetime as opposed to those who are unhappy and run off after a year or two. Every time a tenant runs off and abandons their home it costs the park owner around \$5,000 to \$10,000 in loss of lot rent, legal costs and home renovations. The better solution is to offer a quality property that provides for “pride-of-ownership” and “sense of community”. These are instilled in residents through high-levels of maintenance to roads and utilities, attractive common areas, a beautiful entry, and superior amenities. Essentially, go look at

many failing mobile home parks, analyze what they have been doing, and do the exact opposite.

A lot rent that allows for capital expenditures and professional management - and a solid profit

Most mom-and-pop owners have never charged a sustainable rent. Their current amounts do not allow for a single penny of needed capital improvements to keep the property in the condition necessary to meet the attractiveness discussed above, much less professional management that treats all residents fairly and maintains the community in a satisfactory manner. How much more lot rent will that require? Quite a lot, based on the starting spot and market levels. And then, on top of that, sustainable lot rents will have to offer enough profit to keep mobile home parks from being redeveloped into other uses, such as apartment complexes and retail centers. Over the years ahead, lot rents will probably have to range from \$500 per month to \$1,000 per month to get this accomplished. For those properties that don’t hit that metric, the wrecking ball is a near certainty.

Rules that allow everyone to flourish without bothering their neighbors

A sustainable mobile home park would allow for individuality within the limits of conventional neighborliness. It’s a common sight in many mom-and-pop properties to have one mobile home per block that meets none of the community guidelines regarding the condition of home or yard. The owner simply turns their head from the transgressions of often long-time tenants who have three non-running cars stacked in their yard,

Creating Sustainable Ecosystems For Mobile Home Parks Cont.

a pit bull on a chain watching over them, paint falling off the siding, a broken window covered in plywood and loud music blaring all night long. Nothing can destroy your terrarium faster than allowing certain residents to live without respect for the rules. Everyone around them will run off. It may seem mean to some people when these long-time residents are asked to leave, but it's a necessary step in creating a sustainable living environment for all.

A government that does not break the orb and kill off the entire ecosystem

There is probably no way to kill the plants in the terrarium faster than to break the glass. In that event, the water runs out and the plants immediately die. Yet some state governments appear on a mission to do just that in the form of rent control and other legislative missteps. If you want a quick analysis of the evils of rent control on residential stability, simply go to Google and search for "what happens to housing in states with rent control". You'll quickly learn why 90% of U.S. states have never passed such ordinances as well as why the 10% that have are forever regretting it.

Conclusion

Creating and maintaining sustainable mobile home communities is completely attainable. But it requires an acknowledgement of the factors that make things run forever and then the willingness to put them into place even when it's not popular with a few tenants and most of the media.



Frank Rolfe has been an active owner in the manufactured home community industry for nearly two decades. As part of the 5th largest community ownership group in the United States, he oversees more than 23,000 lots across 28 states, primarily in the Great Plains and Midwest. His books and educational programs on community acquisition and management are among the best-selling in the industry. To learn more about Frank's insights and expertise, visit www.MobileHomeUniversity.com.



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2024 Storm Data in the United States



There's constant banter about weather and weather trends. Here is what the data says for 2024:

Storm Events Category	2024 Events U.S.	2000-2024 Average U.S.
All Storm Events	66,785	58,598
Convection Storms	38,806	34,389
Water-Related Events	8,677	7,883
Winter-Related Events	9,836	11,285
Wildfire/Heat Related Events	9,466	5,105
Severe Storm Events	3,929	2,463

Other Interesting Data:

- **18 Tropical Storms in the North Atlantic Basin in 2024**
- **21 Average # Tropical Storms the previous five years in the North Atlantic Basin Tropical**
- **14 Average # Tropical Storms in the North Atlantic Basin this century**
- **2005 had the most accumulated North Atlantic Tropical Storm Energy this century**

Weather and fire damage are highly correlated with population density and distribution.

Data for this is gathered via multiple sources including the National Weather Service, Colorado State University, the National Centers for Environmental Information, the National Oceanic and Atmospheric Administration (NOAA), emergency management officials, local law enforcement, news sources, the insurance industry, and reports from the general public.

This article was provided by the staff at
Manufactured Housing Review



Positive Insurance Reform in Louisiana

By Steve Duke, The
Louisiana Manufactured
Housing Association



In the 2025 legislative session, Louisiana lawmakers enacted a series of reforms aimed at stabilizing the state's troubled insurance market, particularly in the wake of escalating property insurance premiums and insurer withdrawals following recent hurricanes. These measures, championed by Insurance Commissioner Tim Temple and signed into law by Governor Jeff Landry, are designed to attract insurers back to the state, enhance market competitiveness, and provide relief to policyholders.

Key Legislative Reforms

1. Senate Bill 323: This legislation modifies the penalties insurers face for bad-faith practices, reducing them from double the damages to either 50% of the damages or \$5,000, whichever is greater. It also mandates that insurers provide payments for catastrophic losses within 60 days after proof of damage has been submitted.
2. House Bill 611: This bill phases out Louisiana's unique "three-year rule," which previously restricted insurers from canceling or non-renewing homeowner policies that had been in effect for over three years. Under the new law, insurers can non-renew up to 5% of such policies annually, aligning Louisiana's practices with those of other states.
3. Senate Bill 295: Transitioning from a prior approval system, this bill implements a "file-and-use" approach for insurance rate filings. Rates are approved unless explicitly disapproved by the commissioner within 30 days, expediting the introduction of new insurance products to the market.
4. House Bill 120: This legislation makes the Louisiana Fortify Homes Program permanent, offering grants of up to \$10,000 to homeowners for fortifying roofs to withstand severe weather, thereby enhancing property resilience and potentially reducing insurance costs.

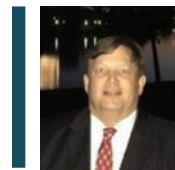
Impact on the LA Insurance Market

These reforms have begun to yield positive outcomes. The

Louisiana Department of Insurance reports that 10 new homeowners insurers have entered the state since the reforms were enacted. Additionally, there has been a noticeable decrease in the frequency and magnitude of rate increase filings, with some insurers even implementing rate reductions.

Commissioner Temple has likened Louisiana's progress to Florida's post-reform trajectory, noting that while challenges remain, the state is on a promising path toward a more stable and competitive insurance market.

These legislative actions mark a significant stride toward addressing many of Louisiana's insurance challenges. Hopefully, the LA Legislature will pass a few other measures still under consideration before their final adjournment in the middle of June.



Steve Duke, Executive Director
The Louisiana Manufactured Housing Association



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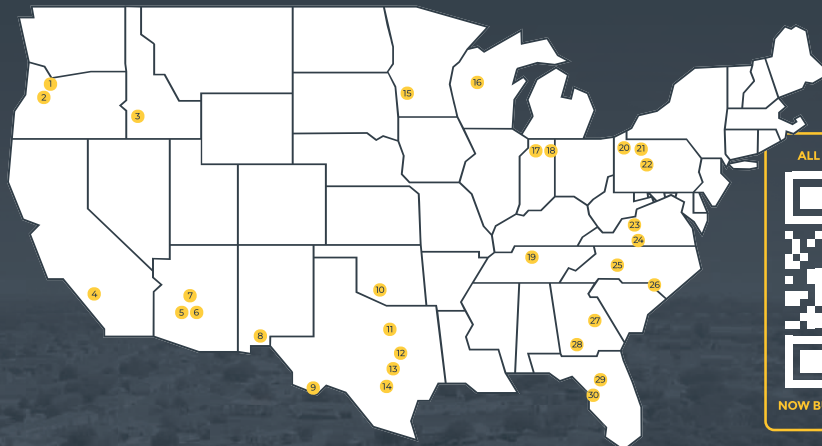
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The Current State of Los Angeles County Evictions

By Megan Milne,
Hart Kienle Pentecost

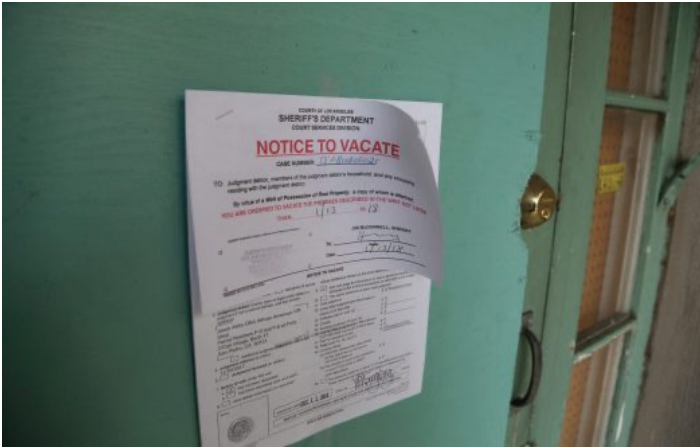


Photo courtesy of Chuck Bennett, Torrance Daily Breeze

In January 2025, widespread wildfires spread throughout Los Angeles County and significantly impacted a great number of County residents. In response, on January 7, 2025, Governor Newsom declared a state of emergency for Los Angeles County due to the threatening wildfires.

This state of emergency implicated Penal Code section 396(f), which prohibited evictions for a period of 30 days following that proclamation or declaration, or any period that the proclamation or declaration was extended by applicable authority. Under section 396(f), there is also an exception whereby if a person, business, or other entity lawfully began an eviction process prior to the proclamation or declaration of emergency, they could continue the eviction process.

The governor extended his proclamation under section 396(f) until July 1, 2025. The governor's proclamation impacts rental properties, including mobilehome space rentals and recreational vehicle site rentals in LA County, and is in place until July 1, 2025, unless further extended.

Los Angeles county enacted its own proclamation which impacts Park-owned mobilehomes and Park-owned recreational vehicles, entitled "January 2025 Wildfire and Critical Windstorm Resolution" ("Resolution"). Effective February 1, 2025, the Resolution protects qualifying income eligible tenants who were directly and financially impacted by the wildfire events, and extends eviction protections to residential tenants, including tenants who rent a mobilehome from a mobilehome owner or rent a recreational vehicle from a recreational vehicle owner.

The Resolution applies to tenants countywide, including incorporated cities in Los Angeles county, and also establishes

the County's temporary, emergency tenant protections as the baseline for all incorporated cities within the County. This includes incorporated cities that enact their own local County Wildfires protections, as long as the city's protections do not include the same or greater tenant protections as those provided by the County's Resolution.

A qualified tenant must meet the following requirements: 1) have lived in the rental unit since before January 7, 2025; 2) have earned a 2024 household income equal to or less than 150% of the Area Median Income; and 3) have begun "income replacement efforts," which means enrolling in or applying for: a) enrolling in or applying for a relief program for County Wildfires; b) unemployment benefits or other qualifying income assistance; or c) be actively seeking employment.

For resident-owned mobilehomes or recreational vehicles, there is a moratorium under the State's Proclamation until July 1, 2025, unless further extended.

For Park-owned homes, there is a moratorium under the State's Proclamation until July 1, 2025, unless further extended. There is also a further restriction under the LA County's moratorium for rent owed from February 1, 2025 through July 31, 2025. So, after the State's extension expires and is not extended, one will need to go through an analysis under the LA County's Proclamation as to whether the resident is covered or not for the pertinent time-period.

Los Angeles County landlords should continue to stay up to date with the applicable laws, proclamations, and moratoriums that affect their county and respective city. This will ensure that all affected landlords are acting in accordance with the effective protections afforded to impacted Los Angeles county residents.



Megan Milne is an Associate Attorney with Hart Kienle Pentecost and is a member of the litigation and manufactured housing practices.



Q2 2025 Manufactured Housing Industry Event Round Up

By Kurt Kelley

IMN April 7th and 8th, La Jolla, California



IMN is a Real Estate Events Coordinator and good connecting point for industry professionals. In 2024, IMN began hosting meetings for the Manufactured Housing (MH) Industry Professionals. This April, they held a conference for MH Professionals at the San Diego Hyatt Regency in La Jolla, California. The venue was in an upscale area proximate to quality dining options, within a 20 minute ride to the airport, and conveniently next door to Zach Koucos and his real estate and finance team at JLL/HFF.

Approximately 300 industry members attended the event with about twenty industry vendors/service providers actively manning booths. The heart of the event was Monday the 7th and kicked off the keynote presentation by Gary London of London Moeder Advisors on "An Economic Perspective on the State of the Site Delivered / Manufactured Housing Industry." IMN's primary conference presentation format is industry leaders discussing hot industry topics.

Biggest Event Plus - IMN is good at reaching interested parties who haven't previously attended MH events. If you're looking to meet new business partners, go to an IMN event.

Biggest Event Negative - Attendance and vendor costs are higher than Industry Association or non-profit industry manager run events. informaconnect.com/imn-manufactured-housing/

MHI Congress and Expo, May 4th-7th, Orlando, Florida



MHI held its primary annual conference at the Rosen Shingle Creek Resort in Orlando. This is the best attended non-home show industry event. According to Mark Bowersox, MHI President, over 1,500 industry members attended. US Secretary of Housing and Urban Development, Scott Turner, was the keynote speaker. The personable Secretary Turner highlighted the need for affordable housing and a business environment that fosters innovation.

The Rosen Shingle Resort is a large, quality, comfortable venue located a 10 minute ride from the Orlando Airport. Those who like a less hectic atmosphere prefer it over the Las Vegas venues where most MHI Congress and Expo's have been held over the years. Marc, Leslie and the whole MHI team put together an information rich agenda.

Biggest Event Plus -If you want to meet key industry members, or the key product and service suppliers to the industry, this is the best MH event of the year. Over 100 vendors had booths at the event. The key chattel finance providers (Triad, 21st, Zippy, Credit Human etc), Commercial Real Estate Financiers, MHC Real Estate Brokers, Insurers, Suppliers, and of course the leading home manufacturers all had a presence.

Biggest Event Negative - Waiting in airport security lines with hundreds of families who rarely travel and aren't adept at timely getting through security.



President of Mobile Insurance, a leading insurer of manufactured home communities and retailers across the United States. Since 2017, the founder and publisher of Manufactured Housing Review, a publication dedicated to professionals in the MH industry. www.manufacturedhousingreview.com

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We can show you how to make more money buying and operating mobile home parks – and we've been doing it for two decades.

MHU.com is the Gold-Standard of scientific information on how to correctly buy, operate and sell mobile home parks. Roughly one-third of all of the Top 100 largest operators in the U.S. started with our Boot Camp. We've been featured as industry experts in the New York Times, National Geographic, Time Magazine and other major publications. That's because we are the only ones who documented and established the winning systems and logic that allowed us to grow into one of the largest mobile home park owners in the U.S. Teaching about the industry has always been just a hobby with buying and running mobile home parks our day job for the past 30 years.



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The mobile home industry continues to evolve, reflecting shifts in technology, consumer preferences, and economic conditions. As we step into 2025, understanding these trends is crucial for anyone looking to buy, sell, or invest in mobile homes. In this article, we'll explore key industry trends and their impact on mobile home sales, pricing, and innovation. Let's dive in!

1. Rising Demand for Affordable Housing

Affordable housing remains a significant challenge across the country. With rising property costs in urban and suburban areas, many families are turning to mobile homes as a cost-effective alternative. Mobile homes offer a unique combination of affordability and comfort, making them an increasingly popular choice.

- Why it matters in 2025: Economic uncertainties and inflation continue to pressure household budgets. Mobile homes provide a viable solution for people seeking to own property without the high costs of traditional homes.
- What's driving this trend: Government policies supporting affordable housing and first-time buyers are boosting the demand for mobile homes.

2. Innovative Design and Construction Techniques

Modern mobile homes are breaking stereotypes with advanced designs and sustainable construction methods. These homes now feature sleek interiors, open floor plans, and energy-efficient materials, catering to a broader range of buyers.

- What's new in 2025: Manufacturers are focusing on customization, allowing buyers to choose layouts and features that fit their lifestyles.

- Sustainability focus: Eco-friendly building materials and energy-efficient appliances are becoming standard, appealing to environmentally conscious buyers.

3. Technology Integration in Mobile Homes

Technology is revolutionizing the mobile home industry, from the way homes are marketed to how they're lived in. Smart home features such as automated lighting, thermostats, and security systems are increasingly common.

- Impact on buyers and sellers: Tech-enabled homes are more attractive to buyers, allowing sellers to demand higher prices.
- Virtual tools for selling: Online platforms now offer virtual tours and 3D walkthroughs, making it easier for sellers to showcase their properties and connect with potential buyers.

4. Shifts in Buyer Demographics

The profile of mobile home buyers is shifting. Once associated with retirees, the market is now attracting younger buyers, including millennials and Gen Z.

- Why the shift?: Younger generations value flexibility and affordability, making mobile homes an ideal choice. These buyers also appreciate the customization options and modern designs available in today's mobile homes.
- Future implications: As younger buyers dominate the market, expect an increase in demand for trendy, tech-forward homes with social and community amenities.

5. Growth of Mobile Home Parks

Mobile home parks are undergoing significant transformation to become vibrant communities with modern amenities. These parks now offer facilities like swimming pools, fitness centers, and communal spaces, enhancing the appeal of mobile home living.

- What's trending in 2025: Managed parks with strong community engagement are becoming the norm, offering a lifestyle that's both affordable and enjoyable.
- Why it matters: These changes make mobile homes more attractive to families and individuals looking for affordable yet high-quality living spaces.

6. Increased Interest from Real Estate Investors

Real estate investors are increasingly eyeing mobile homes as profitable assets. The relatively low initial investment and steady demand make them a lucrative option.

Analyzing Mobile Home Industry Trends in 2025 Cont.

- Investment potential: Mobile homes offer high rental yields and stable cash flow, attracting both seasoned and new investors.
- Opportunities in 2025: Investors are focusing on upgrading and managing mobile home parks to maximize returns while meeting consumer expectations.
- Key takeaway: Mobile homes are no longer just an affordable option; they are becoming a lifestyle choice for diverse demographics.
- Actionable insight: Whether you're a buyer, seller, or investor, staying informed about these trends can help you make smarter decisions in 2025 and beyond.

7. Government Policies and Support

Government initiatives aimed at promoting affordable housing are positively impacting the mobile home industry. Policies that simplify financing and provide tax incentives are encouraging more people to consider mobile homes.

- What's new in 2025: Many states are rolling out programs that make it easier to finance mobile homes, particularly for first-time buyers.
- Long-term benefits: These policies not only support buyers but also stimulate growth across the entire mobile home ecosystem.

8. Challenges Facing the Industry

While the outlook is positive, the industry isn't without challenges. Rising material costs and supply chain disruptions have impacted production timelines and prices.

- Impact on buyers: Higher costs can affect affordability, but innovative manufacturing methods are helping to offset these challenges.
- Looking ahead: Collaboration between manufacturers, policymakers, and investors will be key to overcoming these hurdles.

9. Sustainability as a Selling Point

As environmental concerns grow, sustainability is becoming a top priority for buyers and manufacturers alike. Green certifications and renewable energy options are now common in mobile homes.

- Why it matters: Homes with sustainable features not only reduce environmental impact but also lower utility bills for owners.
- What to expect in 2025: More manufacturers will integrate solar panels, water-saving systems, and other eco-friendly features into their designs.

10. Future Outlook for the Mobile Home Industry

The mobile home industry is poised for continued growth, driven by innovation, affordability, and shifting buyer preferences. As we look ahead, key factors like technology, sustainability, and government support will shape its trajectory.



Mobile Home Country is proud to be part of this dynamic and ever-evolving industry, offering insights and solutions to help you navigate the world of mobile homes with confidence. By staying ahead of these trends, you can take full advantage of the opportunities the mobile home market offers in 2025.

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Dog Bite Claims Cost \$1.6 Billion in 2024, Rising 86% in 10 Years

By AnneMarie McPherson
Spears



Dog-related claims have increased significantly in both frequency and cost, according to the latest claims data analysis from the Insurance Information Institute (Triple-I) and State Farm.

Dog bites and other dog-related injuries cost U.S. insurers \$1.6 billion in 2024, according to the latest claims data analysis from Insurance Information Institute (Triple-I) and State Farm, demonstrating that dog-related claims have increased significantly in both frequency and cost.

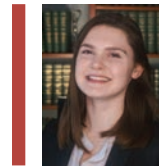
There were 22,658 dog-related injury claims in the U.S. in 2024, up nearly 19% from 2023. The number of instances has increased 48% over the past decade. Additionally, the average cost per claim reached \$69,272 in 2024, an increase of 18% from 2023—and an increase of 86% over the past decade.

"The reason that we're seeing more and more very high verdicts on dog bites is because the public and the judiciary has recognized the pain, trauma and often disfigurement arising from a dog bite," says Nancy Germond, Big "I" executive director of risk management and education. Further, "dog bite cases are difficult to defend due to many jurisdictions' strict liability standard on dog-bite liability," she says. Strict liability means the defendant can be liable for damages, even if they weren't at fault.

Germond points to a verdict earlier in April when a Georgia jury awarded an elderly woman \$4.2 million after she was bitten in the hand and thigh by a 130-pound presa Canario mastiff dog. "Loose dogs, dogs with bad temperaments, irresponsible dog breeders who may breed a dog with a poor temperament and careless pet owners contribute to the frequency of dog bites," Germond adds.

Nearly 46% of U.S. households own dogs, according to the American Veterinary Medical Association (AVMA). Triple-I recommends important safety tips to help dog owners take responsibility. Foremost among those is to never leave children unsupervised with dogs, even family pets, as more than 50% of all dog-related injuries happen to children, according to the AVMA.

Community owners should perform due diligence when tenants disclose dog ownership. Standard property management practice is to limit tenant dog ownership to those that aren't aggressive breeds, have no bite history, and are under 30 lbs in weight. Tenants must also have their dog on a leash and under full control at any time when they are outside of their home. Dogs should not be allowed to be chained and unattended outside a home.



This article was written by AnneMarie McPherson Spears, an Editor with The Independent Agent. The last paragraph was modified for Mobile Home Park owners by the staff at The Manufactured Housing Review.

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3D Printed And Factory-Built Homes Could Help Tackle Housing Crisis

By Jesse Bedayn,
[Associated Press News](#)



Photo courtesy of AP Photo/Thomas Peipert

As Americans struggle under backbreaking rental prices, builders are turning to innovative ways to churn out more housing, from 3D printing to assembling homes in an indoor factory to using hemp – yes, the marijuana cousin – to make building blocks for walls.

It's a response to the country's shortfall of millions of homes that has led to skyrocketing prices, plunging millions into poverty.

"There's not enough homes to purchase and there's not enough places to rent. Period," said Adrienne Todman, the acting secretary of the U.S. Department of Housing and Urban Development under former President Joe Biden.

One way to quickly build more is embrace these types of innovations, Todman said. "I can only imagine what our housing situation would be like now if we could have made a decision to be more aggressive in adopting this type of housing" decades ago.

So what are these new ways of building homes? And can they help reduce the cost of new housing, leading to lower rents?

Factory-built housing put together in a week

In a cavernous, metal hall, Eric Schaefer stood in front of a long row of modular homes that moved through the plant, similar to a car on an assembly line.

At a series of stations, workers lay flooring, erected framing, added roofs and screwed on drywall. Everything from electrical wiring to plumbing to kitchen countertops were in place before the homes were shrink-wrapped and ready to be shipped.

The business in the Colorado Rocky Mountains, Fading West, has pumped out more than 500 homes in its just over three years of operation, each taking just five to seven days to build, even in the coldest winter months, Schaefer said.

Once assembled in the plant, the narrow townhouse-style homes with white trim, balconies and front porches, are about 90% done. At their final destination they are move-in ready within six weeks, Schaefer said.

The company works with towns, counties and housing nonprofits to help address the shortage of affordable homes, mostly for workers who've been squeezed out by sky-high prices in ritzy mountain towns.



That includes Eagle, Colorado, not far from the Vail ski resort, where Fading West worked with Habitat for Humanity to install modular homes at affordable rents for teachers and other school district employees. The homes tend to be on the smaller side, but can be multifamily or single family.

"You can build faster. The faster you build – even at a high quality – means the lower the price," Schaefer said. "We see this as one of the pieces to the puzzle in helping solve the affordable housing crisis."

There's a hefty upfront cost to build the factory, and part of the challenge is a lack of state and federal investment, he said. A patchwork of building codes governing how a structure can be built also makes it difficult, requiring changes to the construction depending on the town or county it is being sent to. Manufactured housing is similar to modular housing, but the units are constructed on a chassis – like a trailer – and they aren't subject to the same local building codes. That's part of the reason they are used more broadly across the U.S.

3D Printed And Factory-Built Homes Could Help Tackle Housing Crisis Cont.

Roughly 100,000 manufactured homes were shipped to states in 2024, up from some 60,000 a decade earlier, according to Census Bureau data. Estimates of modular homes built annually often put them below 20,000.



3D printing is innovative but still 'a long game'

Yes, there's technology to 3D print homes.

A computer-controlled robotic arm equipped with a hose and nozzle moves back and forth, oozing lines of concrete, one on top of the other, as it builds up the wall of a home. It can go relatively quickly and form curved walls unlike concrete blocks.

Grant Hamel, CEO and co-founder of VeroTouch, stood inside one of the homes his company built, the wall behind him made out of rolling layers of concrete, distinct to a 3D printer. The technology could eventually reduce labor costs and the time it takes to build an abode, but is farther off than manufactured or modular methods from making a dent in the housing crisis.

It's "a long game, to start chipping away at those prices at every step of the construction process," Hamel said.

The 3D printers are expensive, and so are the engineers and other skilled employees needed to run them, said Ali Memari, director of the Pennsylvania Housing Research Center, whose work has partly focused on 3D printing. It's also not recognized by international building codes, which puts up more red tape.

The technology is also generally restricted to single-story structures, unless traditional building methods are used as well, Memari said.

It's "a technology at its beginning, it has room to grow, especially when it is recognized in code," Memari said. "The challenges that I mentioned exist, and they have to be addressed by the research community."

A hemp-and-lime mixture called hempcrete has 'a bright future'

Hemp – the plant related to marijuana – is being used more and more in the construction of walls.

The hemp is mixed with other materials, most importantly the mineral lime, forming "hempcrete," a natural insulation that's mold- and fire-resistant and can act as outer wall, insulation and inner wall.

Hempcrete still requires wood studs to frame the walls, but it replaces three wall-building components with just one, said Memari, also a professor at Penn State University's Department of Civil and Environmental Engineering. Memari is now helping oversee research into making hempcrete that doesn't need the wood studs.

As much as a million hemp plants to be used for hempcrete can grow on one acre in a matter of months as opposed to trees, which can take years or decades to grow.

The plant is part of the cannabis family but has far less of the psychoactive component, THC, found in marijuana. In 2018, Congress legalized the production of certain types of hemp. Last year, the International Code Council, which develops international building codes used by all 50 states, adopted hempcrete as an insulation.

Confusion over the legality of growing hemp and the price tag of the machine required to process the plant, called a decorticator, are barriers to hempcrete becoming more widespread in housing construction, Memari said.

Still, he said, "hempcrete has a bright future."



Jesse Bedayn is a statehouse reporter for The Associated Press based in Denver. He is a Report for America corps member.

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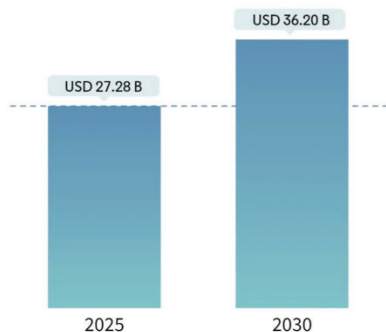
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United States Manufactured Homes Market Size & Share Analysis - Growth Trends & Forecasts (2025 - 2030)

By Mordor Intelligence

United States Manufactured Homes Market

Market Size in USD Billion
CAGR 5.82%



Source : Mordor Intelligence



Study Period	2020 - 2030
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Base Year For Estimation	2024
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Forecast Data Period	2025 - 2030
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Market Size (2025)	USD 27.28 Billion
--------------------	-------------------

Market Size (2030)	USD 36.20 Billion
--------------------	-------------------

CAGR (2025 - 2030)	5.82 %
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Market Concentration	Low
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Major Players



*Disclaimer: Major Players sorted in no particular order

United States Manufactured Homes Market Analysis

The United States Manufactured Homes Market size is estimated at USD 27.28 billion in 2025, and is expected to reach USD 36.20 billion by 2030, at a CAGR of 5.82% during the forecast period (2025-2030).

As the U.S. grapples with a housing affordability crisis, manufactured homes are emerging as a pivotal solution. With housing prices and mortgage rates on the rise, manufactured homes are being recognized as a cost-effective option for first-time buyers, retirees, and households with moderate incomes. Responding to this surging demand, Clayton Homes, a key player in the industry, announced in May 2024 plans to expand its production facilities in the Midwest, aiming to enhance supply and accessibility. Such developments highlight the market's adaptability in addressing affordability challenges while expanding its consumer base.

Regulatory support has further strengthened the sector's growth trajectory. In June 2024, the U.S. Department of Housing and Urban Development (HUD) introduced updated regulations to simplify zoning requirements for manufactured homes. These changes are expected to drive the adoption of manufactured housing in suburban and rural areas, addressing longstanding land use restriction challenges. On the investment front, in March 2024, Sun Communities Inc. committed USD 500 million to develop new manufactured home communities in Florida and Texas, targeting key demographics such as retirees and young families.

Innovation is also reshaping the manufactured homes market. Companies are integrating advanced design features and sustainability elements to appeal to modern buyers. For example,

in February 2024, Cavco Industries launched a series of energy-efficient homes equipped with smart home technologies, aligning with the growing demand for environmentally friendly and technologically advanced housing options. These advancements, coupled with increased regulatory and private sector support, position the manufactured homes market as a transformative player in addressing the U.S.'s housing affordability and sustainability goals.

United States Manufactured Homes Market Trends

Rising Demand for Single-Family Manufactured Homes in the United States

In the United States, the increasing demand for single-family manufactured homes highlights their position as a cost-effective solution to the nation's housing affordability challenges. As the number of single-family households rises and the need for housing solutions grows, middle-income families are increasingly opting for manufactured homes. These homes, with their shorter construction timelines and improved quality standards, are gaining popularity, particularly in states facing significant housing shortages.

Additionally, new market entrants and community-driven initiatives are driving growth. In March 2024, Fairmont Homes, a division of Cavco Industries, partnered with non-profit housing organizations to develop affordable single-family manufactured housing projects in rural areas of Kentucky and Tennessee. These partnerships aim to address housing needs in underserved regions. In February 2024, Legacy Housing Corporation launched a financing program to support buyers in acquiring single-family manufactured homes, targeting young families and single-income households.

United States Manufactured Homes Market Size & Share Analysis Cont.

Retailer expansions have also contributed to the segment's growth. In April 2024, Palm Harbor Homes announced the opening of new retail locations in Texas and Georgia to meet the rising demand for single-family manufactured homes in suburban and exurban areas. These initiatives demonstrate how the segment is adapting to changing consumer needs, with affordability and accessibility becoming key factors in housing decisions.

The growing demand for single-family manufactured homes underscores their critical role in addressing the housing crisis, offering practical solutions for families seeking quality and affordability.

Sustainable Design Innovation Transforming the Manufactured Home Sector

In the U.S., the manufactured home sector is prioritizing sustainability, innovating to lessen environmental footprints and boost energy efficiency. This shift is largely fueled by a growing consumer appetite for eco-conscious housing and regulatory mandates on energy conservation.

Clayton Homes, a leading manufacturer, is at the forefront of this movement. They've rolled out eBuilt® homes that align with the U.S. Department of Energy's Zero Energy Ready Home standards. These state-of-the-art homes, equipped with advanced insulation, energy-efficient appliances, and smart thermostats, enable homeowners to reduce energy consumption by up to 50%. Beyond this, Clayton is implementing large-scale sustainability measures, utilizing renewable energy, and collaborating with the Arbor Day Foundation to plant over 4 million trees as part of its ecological initiatives.

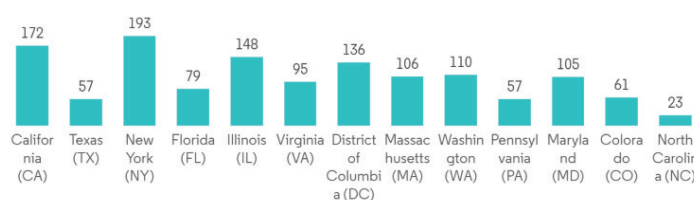
Across the industry, biophilic and sustainable design principles are being integrated into modern manufactured homes. Features such as natural lighting, enhanced ventilation, and renewable materials are becoming standard. These trends, particularly prevalent in regions like the Pacific Northwest, reflect a growing consumer preference for health-focused and environmentally conscious living spaces.

These initiatives highlight the sector's transition toward greener practices, creating homes that align with modern sustainability objectives. By addressing energy efficiency and ecological restoration, the manufactured housing market is positioning itself for a sustainable future.

United States Manufactured Homes Industry Overview

The environment of the manufactured housing sector is fragmented, with a mix of international, regional, and local businesses. Local players in the area are well recognized for their quick delivery of manufactured homes. Skyline Champion

Cumulative LEED certifications for Multifamily Residential in selected states, in 2024, in units, US

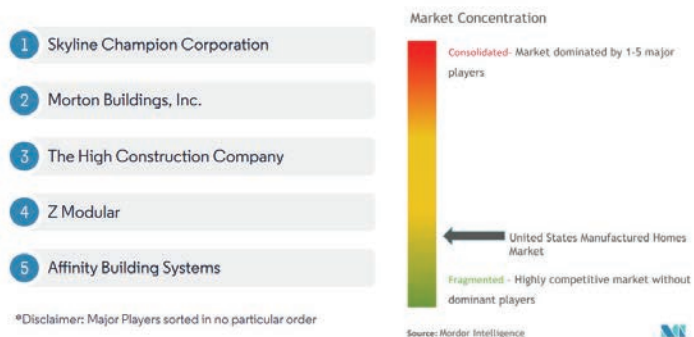


Source: Industry Association



Corporation, Morton Buildings Inc., The High Construction Company, American Buildings Company, Z Modular, Affinity Building Systems, Varco Pruden, and Westchester Modular Homes Inc. are among the nation's top competitors.

United States Manufactured Homes Market Leaders



United States Manufactured Homes Market News

- November 2024: Platforms such as Amazon and Facebook Marketplace now offer manufactured homes. A foldable manufactured home, priced at less than USD 25,000, recently gained significant attention on social media, particularly among younger demographics seeking affordable homeownership solutions.
- October 2024: The Federal Housing Finance Agency (FHFA) has expanded its housing market data resources. The latest release includes the House Price Index (HPI) and quarterly updates on median prices for manufactured homes. The flagship FHFA HPI®, released monthly and quarterly, provides publicly available trends in single-family home prices.

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Energy Department Extends Deadline to Comply with Conservation Standards for Manufactured Homes

By Office of Energy
Efficiency and Renewable
Energy

Office of Energy Efficiency and Renewable Energy

DOE extends compliance deadlines for manufactured housing in anticipation of further steps to roll back overregulation.

WASHINGTON—The U.S. Department of Energy (DOE) today extended the deadline for compliance with energy-conservation standards for manufactured housing. Manufacturers of multi-section homes will now have 180 days from the publication of corresponding enforcement procedures to comply with DOE standards. This action, taken in anticipation of further rollbacks of unnecessary regulations on the manufactured housing market, is the latest step toward the Trump Administration's goal of restoring sensible energy-conservation standards for American homes.

"This action eases the pressure on manufacturers to meet the cumbersome energy-conservation standards established by the previous administration, ensuring greater flexibility for both manufacturers and consumers," said Principal Deputy Assistant Secretary for Energy Efficiency and Renewable Energy **Lou Hrkman**. "This measure will allow the market to breathe easier as we consider the next step in our effort to remove burdensome manufactured housing regulations that increase costs and reduce choices for consumers."

Under previous DOE rulemaking, manufacturers of multi-section housing were required to comply with the latest conservation standards on and after July 1, 2025. DOE will amend the compliance date for multi-section homes to 180 days following the publication of enforcement procedures. The previously established compliance date for single-section

homes is 60 days following the publication of enforcement procedures and remains unchanged. Postponing compliance dates for manufactured housing standards will allow DOE time to gather feedback from manufacturers, ensure industry stakeholders understand its enforcement procedures, and consider its next deregulatory action.

This action marks another step in President Trump's commitment to lower costs and expand choice for American consumers. In addition to today's action, DOE has officially withdrawn four conservation standards, simplified its water-conservation standards by repealing a convoluted definition of "showerhead," requested public comment on measures that would deregulate the market for portable electric spas, and delayed the implementation of efficiency standards for walk-in coolers and freezers, gas instantaneous water heaters, and test procedures for central air conditioning and heat pumps. Meanwhile, DOE is soliciting public feedback on changes to the rulemaking process for conservation standards that would reduce costs and restore freedom for consumers and manufacturers alike.

DOE will accept comments, data, and information regarding this action for 30 days after its publication in the federal register. For further details, read the full Notice of Proposed Rulemaking.



**U.S. DEPARTMENT OF
ENERGY**



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