



After the Fact | The Case for Manufactured Housing

Originally aired September 19, 2025

Total runtime: 12:53

TRANSCRIPT

Rachel Siegel, senior officer, housing policy initiative: Something is really holding down the ability for us to make manufactured homes. The challenges seem complicated, but if we treat these like any other single-family home, the problems go away.

Emily Chow, host, “After the Fact” podcast: This is “After the Fact” from The Pew Charitable Trusts, and I’m Emily Chow. Today we continue our discussion on housing in America. The cost of keeping a roof over your head is higher than ever before, and many are struggling to find an affordable place to live.

But there is one type of housing that could be a good option for many: manufactured housing. These homes can cost up to 70% less and be constructed in just a fraction of the time it takes to put up a site-built house. We start the conversation with my colleague Rachel Siegel, from Pew’s housing policy team.

Rachel Siegel, great to see you on the podcast. Thanks for joining us.

Rachel Siegel: Yeah, thanks for having me.

Emily Chow: From your perspective, how are you seeing things lately?

Rachel Siegel: Housing in America right now is really difficult. It’s extremely expensive. It’s the biggest piece of people’s budgets. People are really constrained in what they can afford and how much they can afford outside of just housing, because people need to live too.

And so, not only is the older stock expensive, but building new homes has gotten really expensive too. So, at the moment, it’s over \$400,000 on average across the country to build a new home.

So, it’s really high time that we start looking at other solutions, taking a look at our policies and making sure that they’re not restricting us from using important opportunities to build differently.

Emily Chow: You’re looking at one solution that could maybe solve a lot of these scarcity challenges in terms of also cost, right? And that is manufactured housing.



Rachel Siegel: There's no one silver bullet in housing because depending on where you are, you need different types of housing. You know, you might need a single-family home, you might need a skyscraper, apartment buildings. But when we're looking at single-family housing, and especially when we're looking for homes that are less expensive to build, quicker to build, manufactured housing can really be an important part of that solution.

Emily Chow: And tell our listeners what do we mean when we say "manufactured housing"? What is it?

Rachel Siegel: Manufactured homes, the main thing to understand is they're built in a factory, but they're the only type of home that's built in a factory that's built to one federal standard—so that's the Housing and Urban Development, or HUD, code. Whereas some of the other factory types are great in many ways. You've got modular homes and tiny homes and those don't fall under that same HUD code standard.

One of the main components of a manufactured home is that it's built on a permanent chassis, which is the underneath piece that allows it to drive down the highway. And you would know them because they look like a house already. They're not a bunch of panels or a bunch of pieces of a home that will then get put together on site. There's usually one or two, sometimes three different chunks of home that then get connected by people on site and attached to a foundation in place.

Emily Chow: And so, you did talk a little bit about how manufactured housing is different from mobile homes and tiny homes. What are some of the other maybe misconceptions that people may have about this type of housing?

Rachel Siegel: So mobile homes were all made before 1976 when the HUD code went into place. And the HUD code was really a response to challenges with the quality of homes. This isn't to say that there aren't high-quality pre-1976 homes. It's just there wasn't a standard, and that was a big problem.

The manufactured homes of the last 20, 30 years are much higher quality. They've started to turn towards more high-end finishes and more similar finishes to other single-family site-built homes. So, like drywall and pitched roofs, same kinds of windows and things like that. When you put them into a neighborhood next to other homes that were just built in place, they can often be made nearly indistinguishable.

Emily Chow: And I'm assuming that it's maybe cheaper than building a traditional single-family home.

Rachel Siegel: We've commissioned some research from the Harvard Joint Center [for Housing Studies] and they found that depending on the size, they could be up to 70% cheaper, just the home, to build than one that you do on site.



Emily Chow: And how many of these homes are actually built in a year?

Rachel Siegel: For the last 10-ish years, we've been around a 100,000 per year. In the past, we were making a lot more in this country. Before the great recession, in the '90s, about 300,000 were being made every year.

Listen, our demand for homes has not gone down. It's gone up. The demand is there. That's clear. However, manufactured housing in most states, the automatic is to title it as personal property. So they're looking at more expensive lending options with fewer consumer protections.

Hector Cardenas, manufactured homeowner: I'd be lying if I did not have any reservations before purchasing.

Emily Chow: For Hector Cardenas, buying a manufactured home wasn't always the obvious choice.

Hector Cardenas: I'm a United States Marine. I was looking for a home that was one, close to my work and, two, that my wife would love. We wanted something that was bigger for all our animals, so they would have a yard to play in. And then also the kitchen. I love to cook, so I wanted something to where I could always cook. It's a very important time for me and my wife to spend together, especially after a long day at work, to be able to decompress.

Emily Chow: But despite his initial skepticism, Hector quickly saw it was the best fit for his family.

Hector Cardenas: I did do extensive research on just like the differences between stick-built homes and manufactured homes. I saw that because of just the quality control that was being done that they were either at par with the stick-built homes or even better quality. The difference that I did see, though, that manufactured homes were very much more affordable compared to just other houses.

Emily Chow: Manufactured homes offer a more affordable option for many Americans like Hector. But outdated policies still create barriers that keep people from accessing this housing choice.

Rachel Siegel: So one of the biggest issues with manufactured housing is that it's often not treated like a home. But there are some key challenges that go on. The first one is that most states automatically title these homes as personal property, which is really how we title cars. Unfortunately, that really holds people back from being able to access a mortgage.

And when we think about what's the point of a mortgage? Why do we care about that? Mortgages are really the gold standard of home financing in this country. They



have long terms, usually up to 30 years. They also have lower interest rates, and those two things really help with monthly payment affordability.

They also have really strong consumer protections that are important to helping people stay in their homes. And unfortunately, when a person doesn't own their home as real estate, they cannot access a mortgage.

One of the really surprising things we found is how often manufactured home borrowers are turning to risky kinds of financing, like rent-to-own or contract-for-deed, which just don't have almost any federal-level protections. That was jarring because we found that 28% of people who are borrowing for a home owned as personal property were using one of those much more risky kinds of financing.

Emily Chow: Are there any other challenges?

Rachel Siegel: Zoning is really another one of those areas where manufactured homes don't get treated like other single-family homes. And, unfortunately, when that happens, manufactured homes are just shut out of being able to be used. As a result, in some cities, you end up with big stretches of land that are just vacant lots or dilapidated homes where there's these kinds of restrictions.

The good news is we're really starting to see policymakers make big changes here and start to take down those barriers. So, things like requiring that a municipality treats a manufactured home like any other single-family home, that they don't put extra requirements on it that they wouldn't put on a site-built home.

Emily Chow: Rachel's team at Pew is working to expand access to other kinds of lending, like home-only loans. A home-only loan finances just the house, not the land it sits on, so it can be a great option for manufactured home buyers. And Rachel told me about an existing program that could grant more access to this kind of financing: the Federal Housing Administration's Title I Loan program. But right now, buyers whose homes are titled as personal property aren't eligible.

Rachel Siegel: There's a great opportunity to just update those current loan parameters and policies to what's already working at FHA. About third of all the manufactured home buyers who are able to get a mortgage go through an FHA insurance program. But that's just not an option for people who don't own as real estate. And it's as simple as making sure those updates get done, finished, so that it can move back to being a usable program.

Emily Chow: When was the last round of updates to that program?

Rachel Siegel: There were a couple of key updates made last year, but they just haven't gone far enough. It's like, for example, allowing automated underwriting,



Emily Chow: And what is automated underwriting?

Rachel Siegel: So this allows a lender, instead of doing it all by hand on paper and sending it to Albany, which is literally what's required now on that program, they can put it into a computer, to an automated system, that can give a yes or no.

Emily Chow: Wow. Yes. That seems really straightforward and pretty simple.

Rachel Siegel: Yeah. It's those kinds of updates to align with modern policies and not be using these old school, honestly antiquated, processes.

Emily Chow: Aside from the regulatory changes, more often than not, we see there needs to be kind of like a wave of momentum. Does this topic have bipartisan support and how are you seeing that both at the local and federal level?

Rachel Siegel: There's huge bipartisan support here, and we see it in the zoning. We saw zoning changes in Maine, in Oregon. In fact, there were nine states that changed their zoning policies in the last five years. We're also seeing changes to approaches in the financing, and we're starting to see some changes in approaches to titling to allow more people to be able to get mortgage financing.

Unfortunately, at the federal level, while we hear a lot of bipartisan support, we haven't seen any changes yet. And so, I think that's a really important area to push the envelope, because there's a lot of financing there that could drastically improve the number of lenders that offer loans that are necessary, the types of loans, and borrower access.

Emily Chow: It really does seem like it's just kind of complicated and it really doesn't have to be. It seems like a pretty smart solution for housing.

Rachel Siegel: Yeah, the challenges with titling, the challenges with financing, the challenges with zoning: they all seem complicated. But if we treat these like any other single-family home, the problems go away.

Hector Cardenas: The process for financing a home that's manufactured was very different from like buying just a site-built home. The inspection process and the appraisal process was the same, but since it is a manufactured home, the title does end up going to a DMV, but we were still able to close within a 30-to-45-day window.

It's a real home. It's huge. It's spacious. Being in the military makes a stable living condition very difficult because I knew in the back of my mind that we would be leaving at some point. But coming here and seeing this home, we just opened our minds to customizing it more and making it more us. When I come home, it actually feels like a home and not where I'm just staying at for a few years.



Home ownership has meant everything to me and my wife. We both grew up lower middle class. Growing up in my mother's home, it was an old home, things always had to be constantly fixed and worked on. In the first two years of owning this home we've had no issues. And being able to like go to sleep at night and wake up in the morning knowing that we are covered 100% with a brand-new home is just something that I can't thank God enough for.

I would tell someone who's considering to buy a manufactured home to do it and to not think twice. It's a great investment, and outside of that, it's great for building a family.

Emily Chow: Thanks for listening. And make sure you're subscribed to "After the Fact" wherever you get your podcasts to hear all of our latest episodes. This is "After the Fact" from The Pew Charitable Trusts, and I'm Emily Chow.