

# The Housing Affordability Conundrum

*Factory-Built Housing is Housing for Today and Tomorrow.*

TALLAHASSEE, FL, UNITED STATES, August 13, 2021 /EINPresswire.com/ -- Multiple articles are published daily about the growing need for affordable housing. Unfortunately, the term 'affordable housing' often conjures up images of low-income, government-subsidized housing located in less desirable areas of the community. While this is a piece of the affordable housing market, it is a small piece. A much larger segment of the market is housing for working families that cannot afford the high cost of homeownership.



Attractive and affordable factory-built home

The cost of housing in Florida has exploded over the past year. In June, the median price of a single-family home was \$351,000. Today, a family needs to earn more than \$75,000 a year to afford a median priced home in Florida. The problem is the median household income in Florida is only \$55,000 and the gap between home prices and wages is increasing, not decreasing.

There are limited ways to decrease the housing affordability gap. One way is for local governments to recognize the quality and efficiency of factory-built housing and to adopt inclusionary zoning that allows manufactured homes in residential areas subject to certain aesthetic requirements. This land use policy will ensure that factory-built manufactured homes are compatible with other single-family residences while expanding homeownership opportunities for hard working families.

## The Case for Factory-Built Manufactured Housing

Manufactured homes cost 15 to 30 percent less than comparable site-built homes. The reason the cost is lower is because manufactured homes are constructed to a uniform federal building code administered by the U.S. Department of Housing and Urban Development (HUD) in a controlled factory environment where materials are engineered and pre-cut for a better fit and

finish. The factory homebuilding process is quicker and more precise than building a home on site, which saves time and money. Additional cost savings is realized through the bulk purchase of building materials and appliances, which are stored under a roof and protected from the elements.

Manufactured homes are built with the same building materials as conventional site-built housing and recent studies have concluded that today's manufactured homes perform on par or better than comparable site-built homes with respect to wind resiliency and fire safety. There is no doubt that factory-built homes are the best housing value in America today.

Learn more about today's manufactured homes at [www.fmha.org](http://www.fmha.org) or contact the Florida Manufactured Housing Association to discuss how factory built manufactured homes can support your community's affordable housing strategy.

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