

Behind the Scenes Facts, Insights, Reams of Third-Party Research on Manufactured Homes, and 'Mobile Home' Controversies

ManufacturedHomeLivingNews.com (MHLivingNews.com) is the trusted source for facts, legal, and expert analysis, featuring award winning L. A. "Tony" Kovach.

WINTER HAVEN, FLORIDA, UNITED STATES, December 20, 2022 /EINPresswire.com/ -- "Manufactured homes are an important source of housing, and more manufactured homes are part of the solution to America's housing shortage." So said part of a longer emailed remarks from Rachel Siegel, senior officer with the Pew Charitable Trusts' provided to MHLivingNews.



Behind the Scenes Facts, Insights, Reams of Third-Party Research on Manufactured Homes and 'Mobile Home' Controversies on ManufacturedHomeLivingNews.com.

The new and exclusive remarks by Siegel are related to issues that have recently or previously been covered by MHLivingNews and/or MHLivingNews, with excerpts quoted herein.

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Manufactured homes are an important source of housing, and more manufactured homes are part of the solution to America's housing shortage.”

Rachel Siegel, senior officer, The Pew Charitable Trusts.

Federal Reserve research/authors James A. “Jim” Schmitz Jr. and David Fettig echoed Pew's praise of factory built manufactured homes. Comparing them to 'site built' housing, the research duo wrote that conventional house building is “often called stick-built construction, a highly labor-intensive method of making houses. There is, of course, a much more efficient way to produce housing, a low-cost substitute: factory production of homes.” They elaborate by going into a history that dates back to the

1930s, but which today offers conventional home features for a much lower cost.

A common-sense question asked by some about manufactured homes is some variant of the following. If manufactured homes are such a good value, why aren't more of them being sold? That's a fair and intelligent inquiry. There are several possible replies that MHLivingNews has explored based on facts, evidence, and third-party research. For instance. Schmitz and Fettig wrote the following.

"There was a brief period, in fact, when US factory production [of homes] flourished. Factory production of homes soared during the 1960s, reaching 60 percent of single-family production by early 1970, threatening the very existence of traditional builders, especially those constructing smaller houses purchased by lower-income Americans.

In response, monopolies of stick-builders, including the National Association of Home Builders (NAHB) and the Department of Housing and Urban Development (HUD), developed extensive weapons to sabotage and harm factory producers of houses. NAHB and HUD strangled the production of factory homes. Production collapsed in the 1970s."

Per ProMarkets, "Jim Schmitz is an economist who has been studying monopoly since the early 1980s. He has been a member of the Research Department at the Federal Reserve Bank of Minneapolis since 1992." The title of their article on ProMarkets is: "[Monopolies: Silent Spreaders of Poverty and Economic Inequality.](#)"

Pew doesn't mention problems associated with purported monopolistic practices.

But Pew's remarks to MHLivingNews.com added the following. "However, for many people it is very difficult to get [manufactured home] financing. Pew compared manufactured home applicants to other manufactured home applicants and found that when there is government support for manufactured home lending, buyers are more likely to be approved for a home-purchase loan. This was the case even when comparing similar applicants who applied for different kinds of loans. With increased government support, additional creditworthy applicants could benefit from owning a manufactured home."

That statement by Pew's Siegel also sheds light on the manufactured housing industry's

New Mobile and Manufactured Home Annual Production by year per MHARR, FRED, Census, HUD

Manufactured Housing Annual Production From 1959 to 2021, based on official HUD data.
Manufactured Home Pro News (MHPNews.com)

Per National Association of Realtors (NAR): Existing Home Sales 2021
6.12 million
(+8.5% of 2020)

Per U.S. Census Bureau in 2021
762,000
Drop from 822,000 in 2020

Per RVIA 2021 ended with wholesale shipments of
600,240
In 1999, MHs outsold RVs 3 to 2. In 2021 RVs outsold MHs by more than 5 to 1.

Manufactured Housing Tops 100,000 new Manufactured Homes in 2021
First time since 2006 that more than 100k HUD Code manufactured homes produced.

Additional Information on Mobile Homes period vs. Manufactured Housing Era

Most Recent High in Manufactured Home (MH) production in 1998 of 375,143. Low of 49,683 in 2009. 2021 total 105,772.

Total Shipments of New Manufactured Homes: Total Homes in the United States

FRED

"Compared with the unregulated mobile/trailer homes of the past, the manufactured homes built after 1976 have a higher level of safety, durability, and quality, and the most features of homes enjoyed during their lifetime."
Schmitz "The" Concrete
Central Business Regional (CER)
National Association of Home Builders
Quality and safety issues to address in HUD Code. It is a "no-brainer" that HUD Code and the research program all agree on.

"There are multiple reasons to expect manufactured housing to do better than site built housing in the [current] decade."
Eric Belsky,
Executive Director Joint Center for Housing Studies at
Harvard University, in the May 2000 issue of
Modern Homes Development, per MHL.

"Credit is the obstacle of housing."
Without credit, housing does not get built and home buying is possible only for those with enough cash to cover the full costs.
Eric Belsky
Exec with the Harvard Joint Center
for Housing Studies

"Despite evidence that disproved misconceptions... negative stereotypes continued to influence local governments to impose regulatory restrictions on this type of housing."
Lisa Tyler, PhD,
Executive Director
Manufactured Home Living News (MHLivingNews.com)

Manufactured Home Living News (MHLivingNews.com), MHPNews.com and the Manufactured Housing Association for Regulatory Reform (MHARR) feature facts and reports that shed light on issues that keep manufactured housing underperforming during an affordable housing crisis.

Mobile Homes to HUD Code Manufactured Home Production Totals by Year from 1959 to 2021. Manufactured Home Living News (MHLivingNews.com) has provided the largest known collection of third-party research on HUD Code manufactured housing.

underperformance by historic standards during an affordable housing crisis. See the illustration in this press release for the historic trends in manufactured housing in the 20th and 21st centuries for details.

Pew's research into manufactured housing financing was [unpacked by MHPProNews](#), MHLivingNews' sister site, at [this link here](#).

Following that MHPProNews' report, Pew's comments on manufactured home lending were scrutinized by the Manufactured Housing Institute (MHI) in an email to their members. Pew provided their quoted remarks as a response to the following message issued by the Manufactured Housing Institute (MHI) to their members.

MHI's email said in part that: "A recent article from Pew concluded that many potential buyers of manufactured homes are unable to secure financing and suggests that expansion of Federal loan programs, particularly FHA Title I, could expand access to affordable housing. Pew found that lenders denied 54% of completed applications for financing manufactured home purchases in 2021, compared to a 7% denial rate for site-built homes. They also noted that due to this purported lack of access to financing, manufactured homes were more likely than site-built homes to be purchased in cash. The bulk of these denials came from conventional mortgages (52%) and personal property loans (64%); however, loans with federal backing such as FHA (14%) and VA (13%) manufactured home mortgage applications had significantly lower denial rates. Pew also suggested that loan applications are not denied because of home types or quality, but rather "higher credit standards for manufactured home borrowers."

Pew's concerns about a lack of competitive lending have also been the subject several reports, commentaries, and analyses by the Manufactured Housing Association for Regulatory Reform (MHARR). For instance, MHARR issued the following two recent statements about their efforts to get federal officials to advance more robust federal support for manufactured home lending, much as the Pew Trust's recent research has advocated.

<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-tightens-the-screws-on-ginnie-maes-10-10-fha-title-1-policy/>

<https://manufacturedhousingassociationregulatoryreform.org/fhfa-has-repeatedly-reported-material-misrepresentations-to-congress-breach-of-responsibilities-under-hera-relating-to-dts/>

Manufactured Home: Factory built to meet the performance standards of federal HUD Code. Given a red HUD label upon final inspection, affixed to each section at the rear. Built on frame/chassis, but rarely moved once installed. *

Mobile Home: Typically refers to units built before 1976 and most similar to a trailer; occasionally used to refer to units built after 1976, despite the fact these units are technically (and legislatively) defines as manufactured homes.

Modular Home: Factory-built with some on-site assembly and some on-site construction, built to meet prescriptive standards of state and local codes. Chassis is optional.

Panelized Home: Factory-built panels are assembled on site and supplemented with on-site construction to meet prescriptive standards of state and local codes.

Trailer Home: Can be hitched to an automobile and moved, NOT built to a federal code. Also referred to as campers.

Source: Bradley, Donald S. 1997. "Will Manufactured Housing Become Home of First Choice?," *Freddie Mac 1997 Mortgage Market Trends*, pp. 29-33.

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NeighborWorks PROGRAM

MHPRONEWS.com
Housing News, Tips and More From Our Site

* Definition per L.A. 'Tony' Kovach.

Definitions and terminology for factory-built housing are not interchangeable. Mobile home, manufactured home, modular housing, and trailer house are all distinctive terms with legal meanings.

To learn more about these issues, the following reports on MHLivingNews are relevant.

<https://www.manufacturedhomelivingnews.com/videos-by-nfib-reflect-desire-by-small-business-owners-for-antitrust-or-anti-monopoly-action-and-why-it-matters-to-manufactured-home-community-residents-and-new-manufactured-home/>

<https://www.manufacturedhomelivingnews.com/affordable-housing-conventional-housing-mobile-home-manufactured-home-and-modular-housing-conundrum-what-u-s-department-of-housing-and-urban-development-hud-research-revealed/>

<https://www.manufacturedhomelivingnews.com/new-freddie-mac-research-brief-says-majority-of-consumers-would-consider-purchasing-a-manufactured-home-most-have-good-perception-of-manufactured-housing-facts-analysis/>

<https://www.manufacturedhomelivingnews.com/debunking-manufactured-housing-myths-get-the-facts-says-mortgage-giant-freddie-macs-research-fhlmc-counters-clarifies-claims-about-trailer-houses-mobi/>

About MHLivingNews

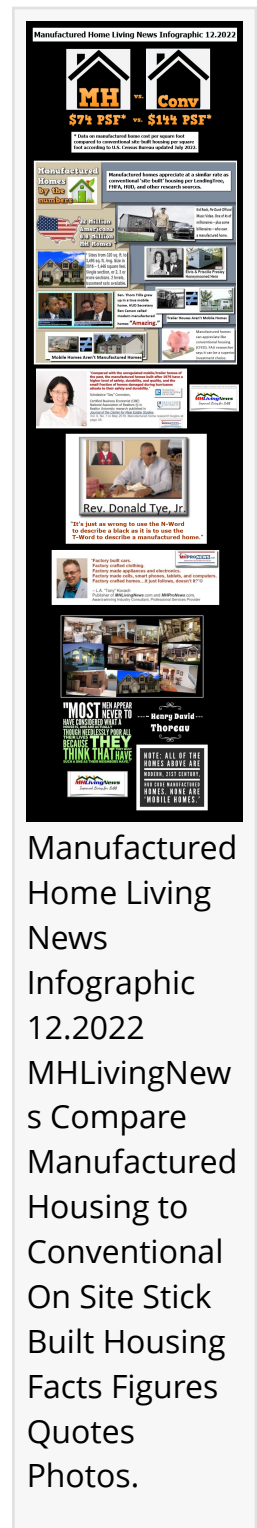
Since 2012, Manufactured Home Living News (ManufacturedHomeLivingNews.com or MHLivingNews.com) has published the expert commentary, third party legal and other research, facts checks, analysis and home buyer shopping tips that the public craves. Millions of pageviews occur at MHLivingNews.

Per Webalizer's MHLivingNews' server-based site metrics, so far in 2022, there has been 7,206,590 total pageviews as of 19-Dec-2022 06:15 CST. That same source on the same date indicates that the typical visitor of MHLivingNews engages with some 7.46 pages viewed per visit.

Some recent reports on MHLivingNews include the following topics.

<https://www.manufacturedhomelivingnews.com/the-pros-and-cons-of-buying-a-manufactured-home-unpacking-lifehacker-jeff-somers-insights-on-mobile-manufactured-housings-affordable-homeownership-potential-hits-m/>

<https://www.manufacturedhomelivingnews.com/chief-economist-of-pantheon-macroeconomics->



Manufactured Home Living News Infographic 12.2022 MHLivingNews Compare Manufactured Housing to Conventional On Site Stick Built Housing Facts Figures Quotes Photos.

[ian-shepherdson-sounds-alarms-on-growing-housing-conventional-housing-market-problems-silver-lining-found-in-correct-manufactured-home-living-options/](#)

About MHPProNews

Tag lines:

- > "Industry News, Tips, and Views Pros Can Use" ©.
- > "Innovation, Information, Inspiration for Industry Professionals" ©.
- > "Intelligence for your MHLife" ©.
- > "We Provide, You Decide" © is a reference to comparing and contrasting the published statements of various trade groups.

MHPProNews explores remarks or reports by the Manufactured Housing Association for Regulatory Reform (MHARR), the Manufactured Housing Institute (MHI), the Texas Manufactured Housing Association (TMHA), the Florida Manufactured Housing Association (FMHA), the Modular Home Builders Association (MHBA), the National Association of Realtors (NAR), the National Association of Home Builders (NAHB), the National Federation of Independent Business (NFIB), the Job Creators Network (JCN), Texas Real Estate Research Center, and others. Additionally, typically 5 times weekly, is a left-right mainstream media recap from CNN Business and Newsmax which provides headline news balance on MHPProNews.

The critically acclaimed publication is the first and still only known manufactured home industry Daily Business News on MHPProNews market report.

Manufactured Home Communities (MHC) Real Estate Investment Trusts (REITs), manufactured home industry connected stocks, along with a snapshot of the broader equities, and headline news that span the left-right media divide are provided. Unique looks at what is often mistakenly called "mobile home park investing" are also explored.

Expert insights unpack quarterly and other reports by publicly traded firms such as Skyline Champion (SKY), Cavco Industries (CVCO), Nobility Homes (NOBH), Legacy Housing (LEGH), Deer Valley Homebuilders, Sun Communities (SUI), Equity Lifestyle Properties (ELS), UMH Properties (UMH), Flagship Communities, The Carlyle Group, Blackstone, BlackRock, and others.

Strommen Manufactured Housing Institute Quote: MHI Mouth Piece of Big 3 Restraint of Trade Should Not Get NOERR protection.

Recent reports on MHPProNews include the following.

<https://www.manufacturedhomepronews.com/50-states-manufactured-home-production-shipments-dec-2022-report-for-oct-2022-plus-fresh-census-info-yield-broad-manufactured-housing-vs-site-built-insights-plus-mhville-reits-stocks-update/>

<https://www.manufacturedhomepronews.com/has-the-manufactured-housing-industry-become-a-target-rich-environment-for-plaintiffs-attorneys-facts-news-plus-sunday-weekly-manufactured-home-industry-mhville-headlines-recap/>

The later explores increasing contacts for expert and expert witness services as attorneys and law firms are probing the controversies in the manufactured home industry.

About MHPProNews/MHLivingNews Co-Founder L. A. "Tony" Kovach

Kovach is one of the most vocal and public advocates for the full implementation of the Manufactured Housing Improvement Act of 2000 and its "enhanced preemption" provision that could be used to overcome local zoning barriers. Kovach is also an advocate for more competitive federal lending, in compliance with Congressional mandates, as the linked statement at the end of this press release demonstrates. Kovach believes that implementing existing federal laws that are favorable to manufactured housing is one of the fastest ways to resolve the affordable housing crisis.

Beyond thousands of articles on MHPProNews/MHLivingNews, co-founder L. A. "Tony" Kovach has been published or cited by numbers of others. Examples include the Associated Press (AP), Chicago Sun Times, The Hill, PissedConsumer, LawnStarter, WND.com, Moxie Magazine, The Florida Times Union, Sarasota Herald Tribune, Gainesville Sun, WorldNetDaily.com, WND.com, Lakeland Ledger, Baptist Global News, Eternal Word Television Network (EWTN), Manufactured Home Merchandiser Magazine, Automated Builder, the National Association of Realtors, the Manufactured Housing Institute (MHI), the Manufactured Housing Association for Regulatory Reform (MHARR), public officials including the Consumer Financial Protection Bureau (CFPB), the Federal Housing Finance Agency (FHFA), and dozens of others.

Kovach is a multiple award winning history buff whose recognitions and accomplishments include the prestigious Lottinville Award in History from the University of Oklahoma (O.U.).

Kovach's video interviews of manufactured housing include James "Jim" Clayton founder of Clayton Homes, Joseph "Joe" Stegmayer formerly with Cavco Industries, Samuel "Sam" Landy of UMH Properties, Sunshine Homes' John Bostick, Danny Ghorbani and Mark Weiss with MHARR, Nathan Smith with SSK Communities (since rebranded Flagship Communities), and other manufactured home industry personalities.

MHPProNews also features perhaps the most extensive set of written Q&A's and interviews in all

of manufactured housing. They include personalities such as Sam Zell of Equity Lifestyle Properties, Tim Williams with 21st Mortgage Corporation, Danny Ghorbani and Mark Weiss, the later are both with the Manufactured Housing Association for Regulatory Reform (MHARR).

Kovach's statement to the FHFA on obstacles limiting the manufactured home industry and possible solutions which was published on their website at this link here.

<https://www.fhfa.gov/Media/Documents/Kovach-statement.pdf>

L. A. "Tony" Kovach

MHLivingNews.com

+1 832-689-1729

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