

# Manufactured Housing

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[Pewtrusts.org/manufacturedhousing](https://pewtrusts.org/manufacturedhousing)

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# Manufactured Housing Roadmap

- What manufactured homes are and how mobile homes differ
- Current use and shipments in Vermont
- Zoning and land use state approaches
- The role of minimum lot size on affordability

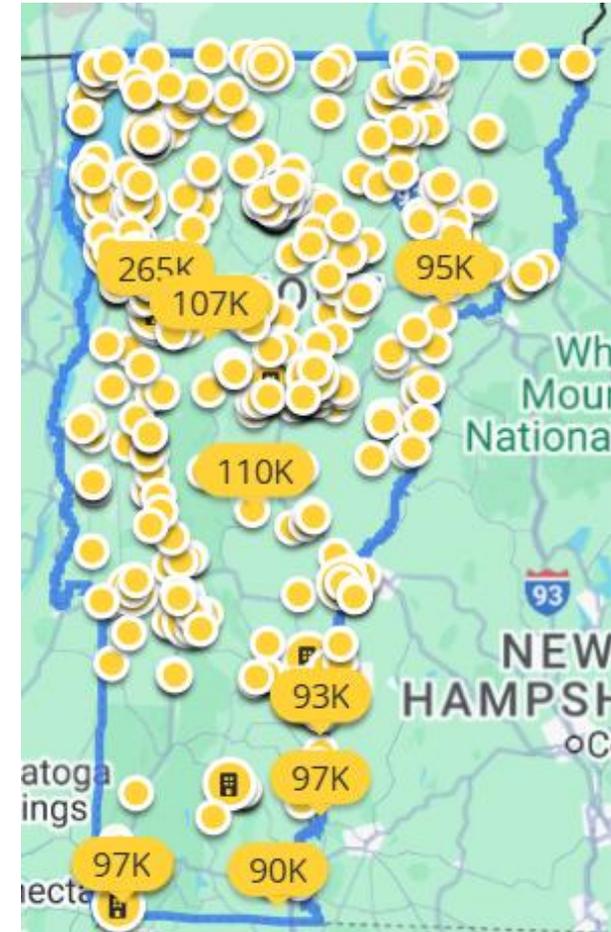


Photo source: Zillow.com manufactured homes sold in the last 24 months in the state of Vermont

# Factory Built: Mobile Home Compared with Manufactured Home



- Mobile home

- Pre- 1976 before federal HUD Code was put in place

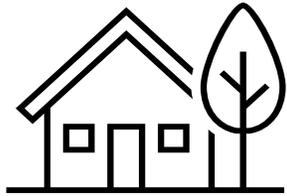
- Manufactured home

- 1976 and after, conforms to HUD Code of the year made.
- Significant updates in 1990s led to much higher quality minimum standards



Source: Zillow.com example of 1968 mobile home in Colchester, VT compared with a 2008 manufactured home in Burlington, VT

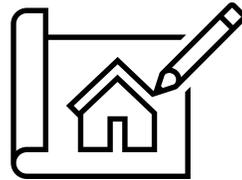
# Manufactured Housing: Important, Misunderstood Housing Supply



## What it is

### **Homes built in a factory to federal housing standard**

U.S. Department of Housing and Urban Development (HUD) code



## Why it is important

### **Housing supply shortage**

Lack of smaller, and more affordable homes (both existing and new).  
Developers are starting to adopt as a lower-cost approach



## Challenges

### **Financing and zoning**

Difficulty with mortgage access, large minimum lot sizes, and exclusionary zoning undermine affordability and availability of manufactured homes.

# Array of Manufactured Home Types and Styles

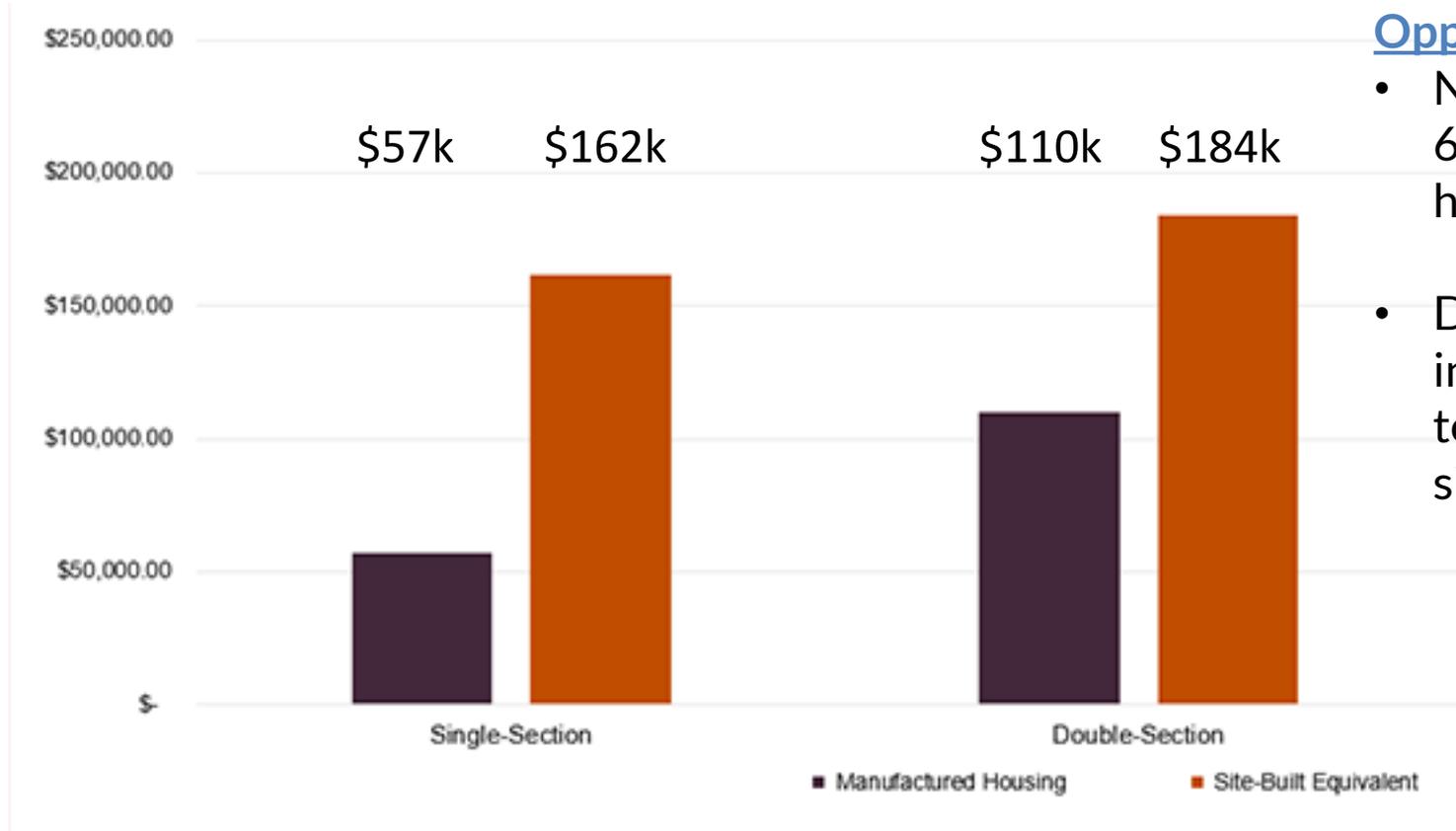
- Basic HUD Code
- EnergyStar or Net-Zero
- Single-section, multi-section
  - Multi-story (especially if chassis is no longer required)
- CrossMod
- Duplex or larger multi-unit



Source: Zillow.com for Vermont State, Clayton Homes

# Manufactured Housing Costs Less Than Similar-Quality Site-Built Housing

Cost figures from 2020, for home excluding land



## Opportunity:

- New manufactured homes can save up to 63% compared with new site-built homes.
- Developers across the country are increasingly using manufactured homes to fill vacant lots and build new “fee simple” neighborhoods.
  - Work with landbanks, non-profit, and for-profit developers.

Source: Graph - Joint Center for Housing Studies at Harvard, Comparison of the Cost of Manufactured and Site-Built Housing, 2023

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# Ways To Improve Manufactured Home Availability And Affordability

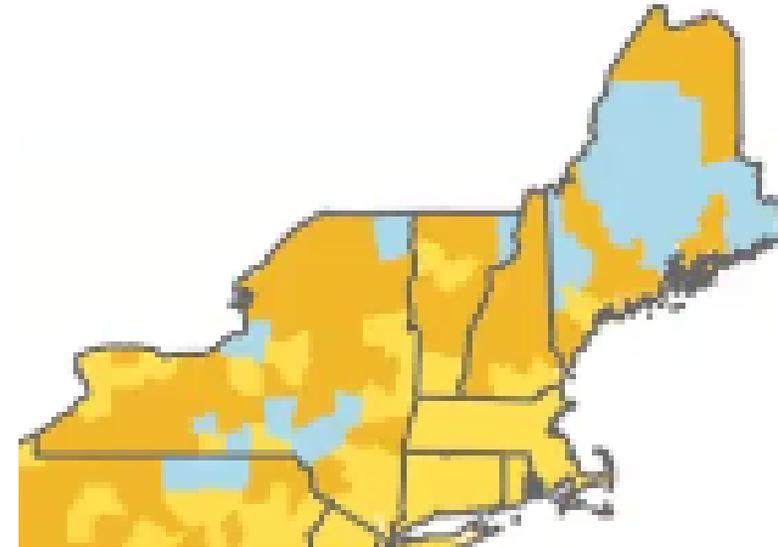
1. [Zoning](#) - Enable manufactured homes to be used where single-family homes are allowed.
2. [Reduce minimum lot size](#) - for all housing types (including manufactured housing) eliminate or reduce minimum lot sizes greatly improves affordability of home and land ownership.
3. [Financing](#) - Expand eligibility (reduce frictions for real estate titling) for mortgage financing to reduce monthly loan payments and improve consumer protections.
  - Vermont already does well with this when home and land are both owned



# Manufactured Housing is Used Across Vermont

## Use:

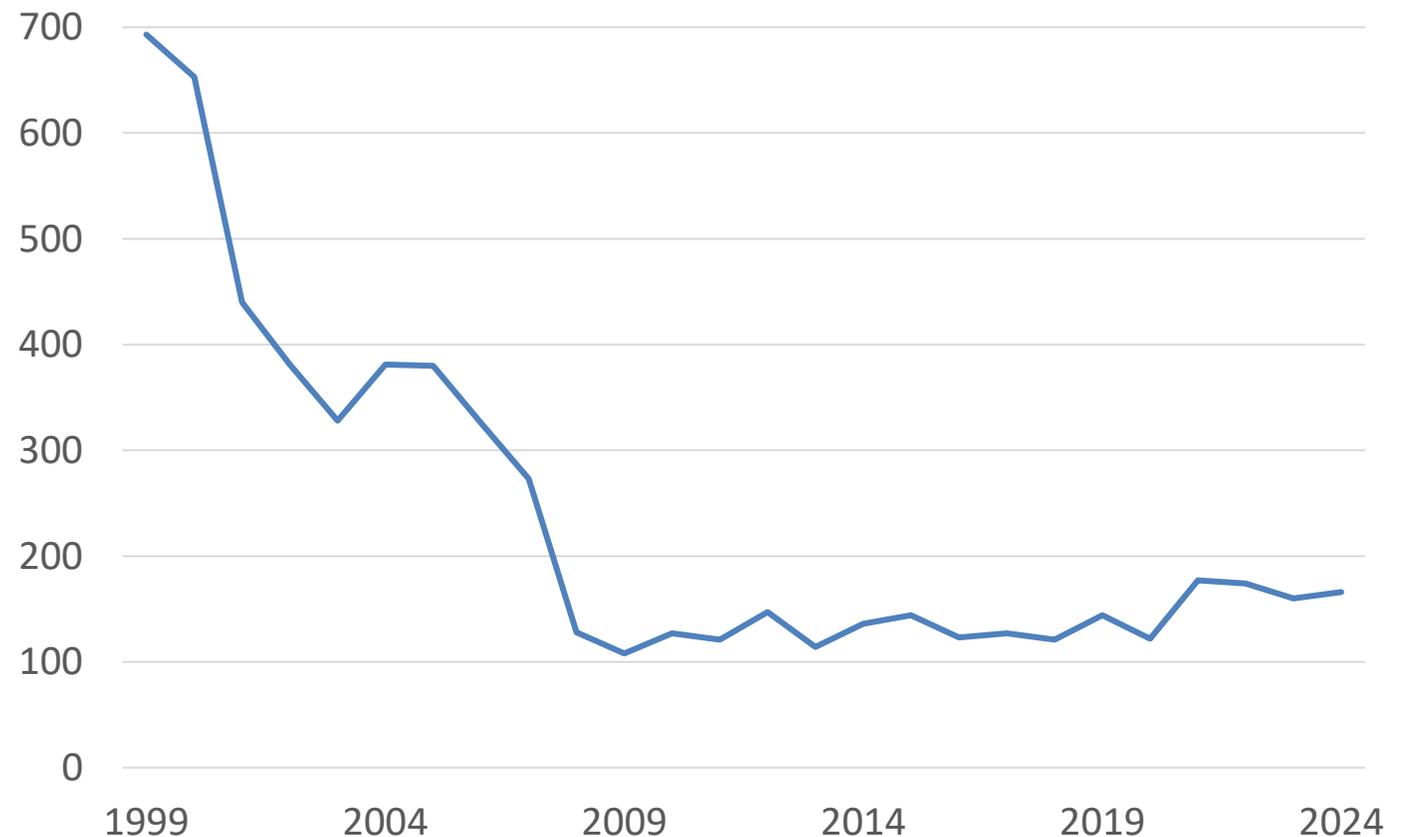
- About 6% of housing stock in Vermont
- Between 12-19.9% of stock in some areas
- Vermont median home value according to Zillow about \$380,000.
  - Manufactured home values for homes on owned land between 2018-2024 were around \$175,000
  - For homes on rented land were about \$85,000



# Shipments Haven't Recovered Much After Great Recession

- Shipments plummeted from high of nearly 700 per year to well under 200 following Great Recession
- United States production is down by about a third
- Slowdown in production and shipments is likely due to challenges with access to financing and zoning restrictions.

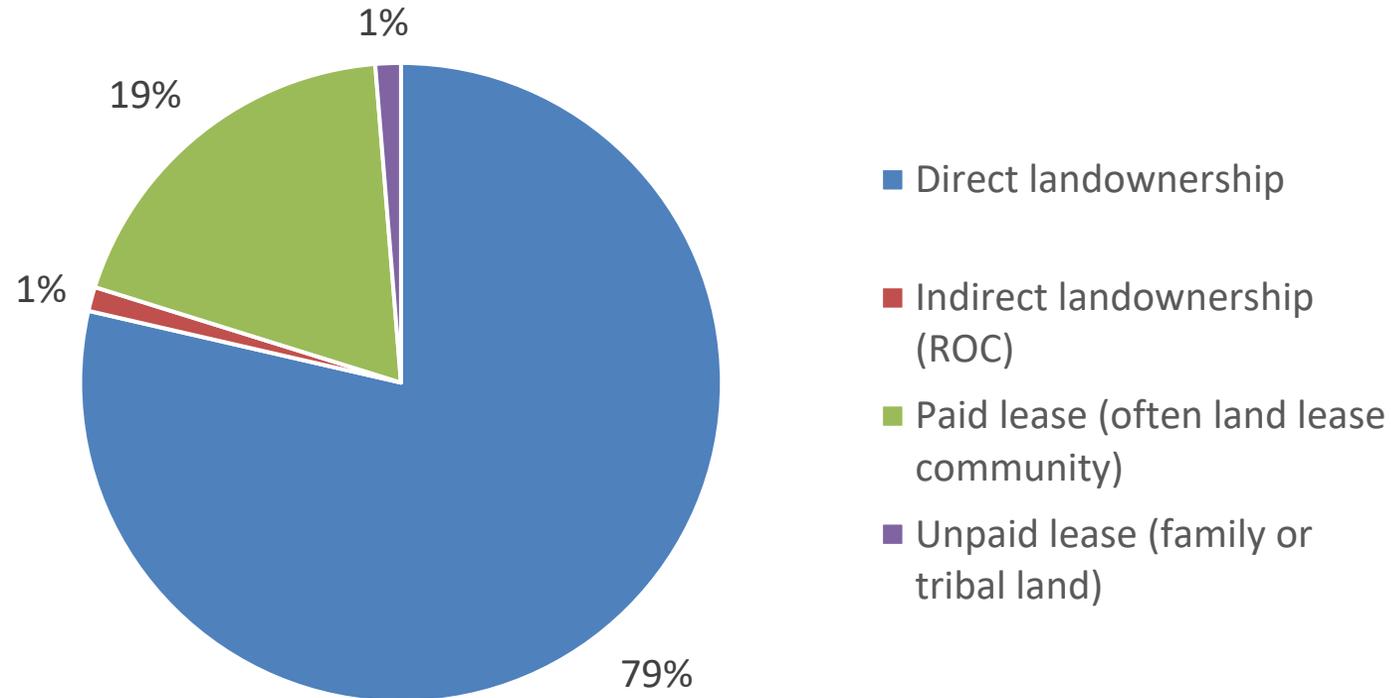
Vermont Manufactured Home Shipments Per Year



Source: US Census – “Manufactured Housing Units Annual Shipments to States”

# Borrowers In Vermont Most Often Own Land

*Share of mortgage or home-only personal property loan borrowers by state and landownership*



Source: The Pew Charitable Trusts analysis of Home Mortgage Disclosure Act data from 2018-2024, primary residence, originated loans, residential use, 1<sup>st</sup> lien. These data show the land ownership or lease status but are not specific to whether the land was included as collateral in the loan.

## 9 States - Zoning Reform For Manufactured Homes Over 5 Years



- Key examples include Maine, New Hampshire, Kentucky, Maryland
- Virginia legislature has passed zoning reform in 2026 and bill awaits governor's signature
  - Often same requirements as other single-family homes – preventing additional overlays

Source: [States Take Crucial Steps to Expand Supply of Lower-Cost Single-Family Homes](#), Pew 2025

# MOVE-IN NY Pilot Could Bring Hundreds of Homes to Market



- 200 starter homes, 15 communities
- Partnership w/ New York State Homes and Community Renewal, and Champion Homes.
- CrossMods on vacant land bank sites.
- \$50m line item in the state budget.
- Participants receive zero-interest, partially forgivable loans to bulk-purchase and install CrossMods from pre-approved vendors.

Source: <https://hcr.ny.gov/moveinny>

## Modest Minimum Lot Sizes Key To Affordability

- Several studies find large minimum lot sizes raise housing costs by forcing buyers to purchase more land than they want and limiting homes per acre of land
  - Requirements induce building of larger, costlier homes
- Houston & Austin, TX; Durham, NC; and Spokane, WA have cut minimum lot size
- Texas and Maine reduced minimum lot sizes in 2025 via state legislation

# Smaller Lots Drastically Improve Home Affordability

Land costs are a major driver of housing costs.

Large minimum lot sizes make manufactured housing far less affordable.

## Homeowner saves significantly when minimum lot size is more modest

- Example: 2025 single-section manufactured home costs about \$90,000 in the Northeast

### Scenario #1:

- Home cost: \$90,000
- 30-year fixed mortgage – 6% interest rate
- 1/4 acre land cost: \$25,000
- Total home cost: \$115,000
- **Monthly payment: \$690/month**

### Scenario #2:

- Home cost: \$90,000
- 30-year fixed mortgage – 6% interest rate
- 2 acre land cost: \$200,000
- Total home cost: \$290,000
- **Monthly payment: \$1,740/month**

## Key Takeaways

1. Manufactured housing is an important source of naturally occurring affordable (aka “attainable”) housing.
2. Opportunities to expand shipments of manufactured homes especially for use in residential neighborhoods, subdivisions, and to fill vacant lots.
3. Some states are updating zoning to expand building with manufactured homes as a lower cost way to build new single-family homes, especially where lot sizes are not particularly large.
  - Developers around the country are starting to use them to fill vacant lots and build new neighborhoods.
4. Modest minimum lot size helps preserve affordability and homeowner preference.

Photo credit: Claytonhomes.com

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