

MANUFACTURED HOUSING INNOVATIONS

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Solutions for Working Families:
2009 Learning Conference on State and Local Housing Policy

MH: The Reality

- ❑ Median income of MH owners \$35,000 in 2005, vs. national median of \$46,300
- ❑ 7% of nation's housing stock; 11% of housing for families at or below 150% of federal poverty level
- ❑ Energy efficient, built to national standards with quality materials
- ❑ Can appreciate in value

MH Done Right: Kentucky

Before



After



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Affordable Housing at Scale

Challenges

- ❑ Public perception
- ❑ Titling
- ❑ Land control
- ❑ Conventional financing

Opportunities

- ❑ Affordable
- ❑ Energy efficient
- ❑ Flexible design
- ❑ Accessible
- ❑ Experienced network

Our Response



I'M HOME

Mission

To ensure that families who choose MH reap comparable benefits from homeownership as buyers of site-built homes.

Issue Areas

- New & replacement development
- Community preservation & conversion
- Mortgage financing
- Public policy

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State Policy



I'M HOME Policy

Policy Agenda

- Preserve & expand affordable housing
- Promote resident ownership of communities
- Ensure equal access to rights & opportunities of homeownership
- Foster healthy & vibrant communities

Strategy

- Fund local advocates
- Technical assistance & peer learning
- Resources & information
- Coalition building

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State Policy

21 victories in 12 states

- Opportunity to purchase
- Notice & good faith negotiations
- Tax incentives, titling & taxation
- Fundamental freedoms



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 I'M HOME
Innovations in Manufactured Homes

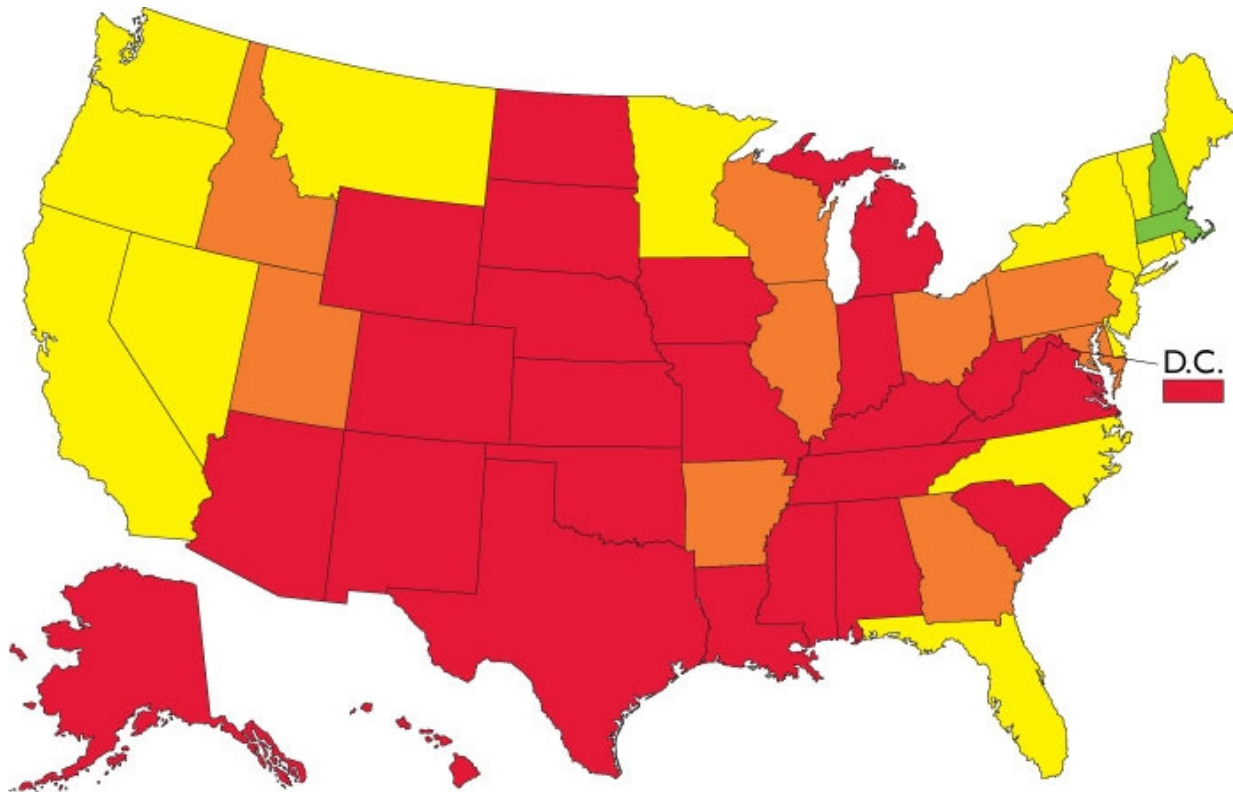
Opportunity to Purchase



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Home-Land Security Map



Legend

-  No protection against sale of park
-  Some protection against sale of park, but significant gaps
-  Strong protection against sale of park
-  No protection, but advocates are working on policies

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Responsible, Affordable Homeownership



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Slide 12

KGG3

if you want, you can use the "which of these 2 is MH" intro from my standard presentation - call me & I'll indicate which it is
Kathryn Gwatkin Goulding, 6/22/2009

For More Information

www.cfed.org/go/imhome

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