



State of the U.S. Manufactured Housing Stock

Ed Hudson

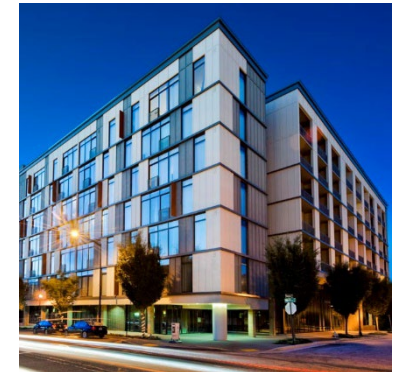
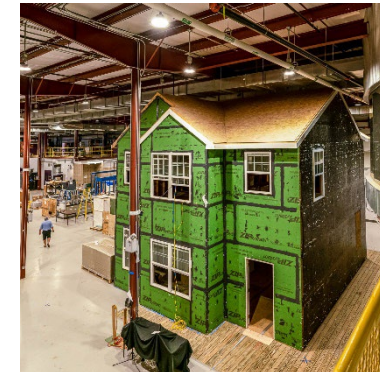
Director, Marketing Research Division

About Us

Home Innovation has been assisting manufacturers in developing and commercializing new building technologies since 1964. As independent, third-party researchers, we deliver everything you need under one roof:

- **Market research** through demand data, surveys, qualitative research & observational studies
- **Building science** and real-world applied research
- **Laboratory testing** & product certification for fire, thermal, structural, moisture, and others.
- Relationships with code organizations and officials to help navigate and fast-track product certification & listing

Home Innovation is also the accrediting agency and standard developer for the #1 residential green home certification in the U.S. — the National Green Building Standard. 120,000 homes certified in 2025.



Objectives of Presentation on MH Housing: to Characterize...

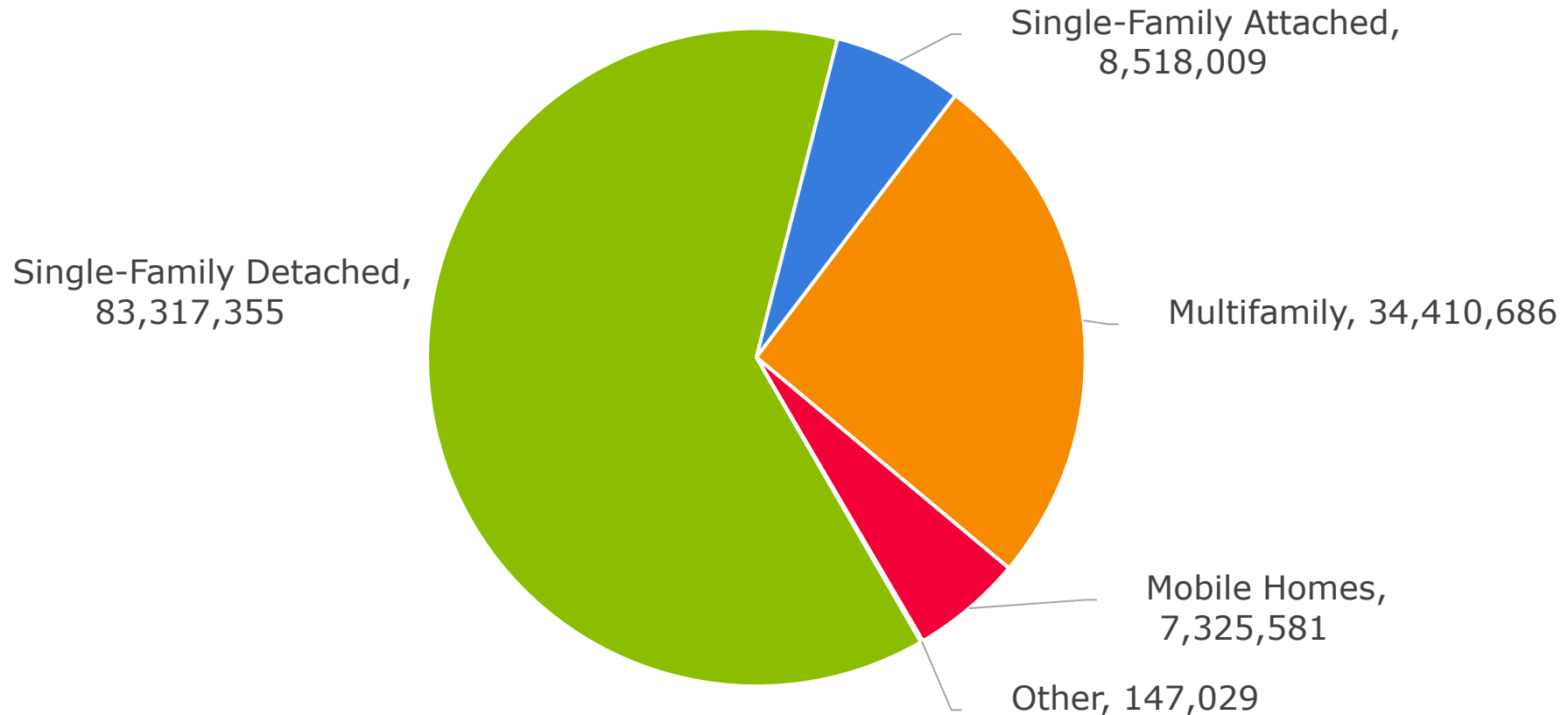
- Existing stock of MH homes
- Geographic location
- Foundation types
- Ownership & financing
- Occupants & household composition
- Occupant comfort & physical condition of homes
- Remodeling activities & dollars spent
- Key building envelope improvements needed



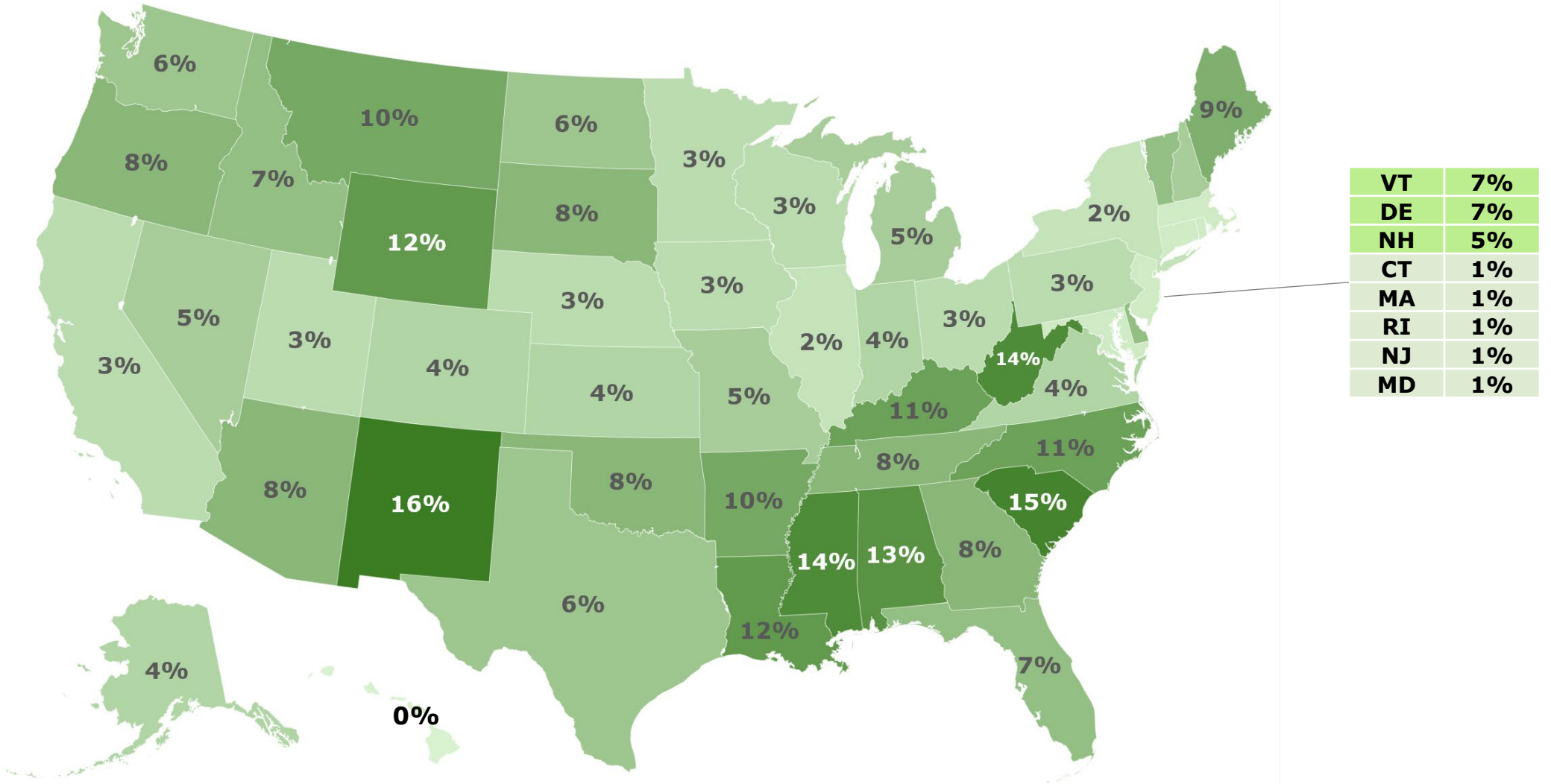
Housing Stock Characteristics

Occupied U.S. Housing Stock, 2025

149 million total housing units existed in 2025; about 134 million of which were occupied. Manufactured/mobile homes represent about **8.5 million units** and **5.6%** of all housing stock.

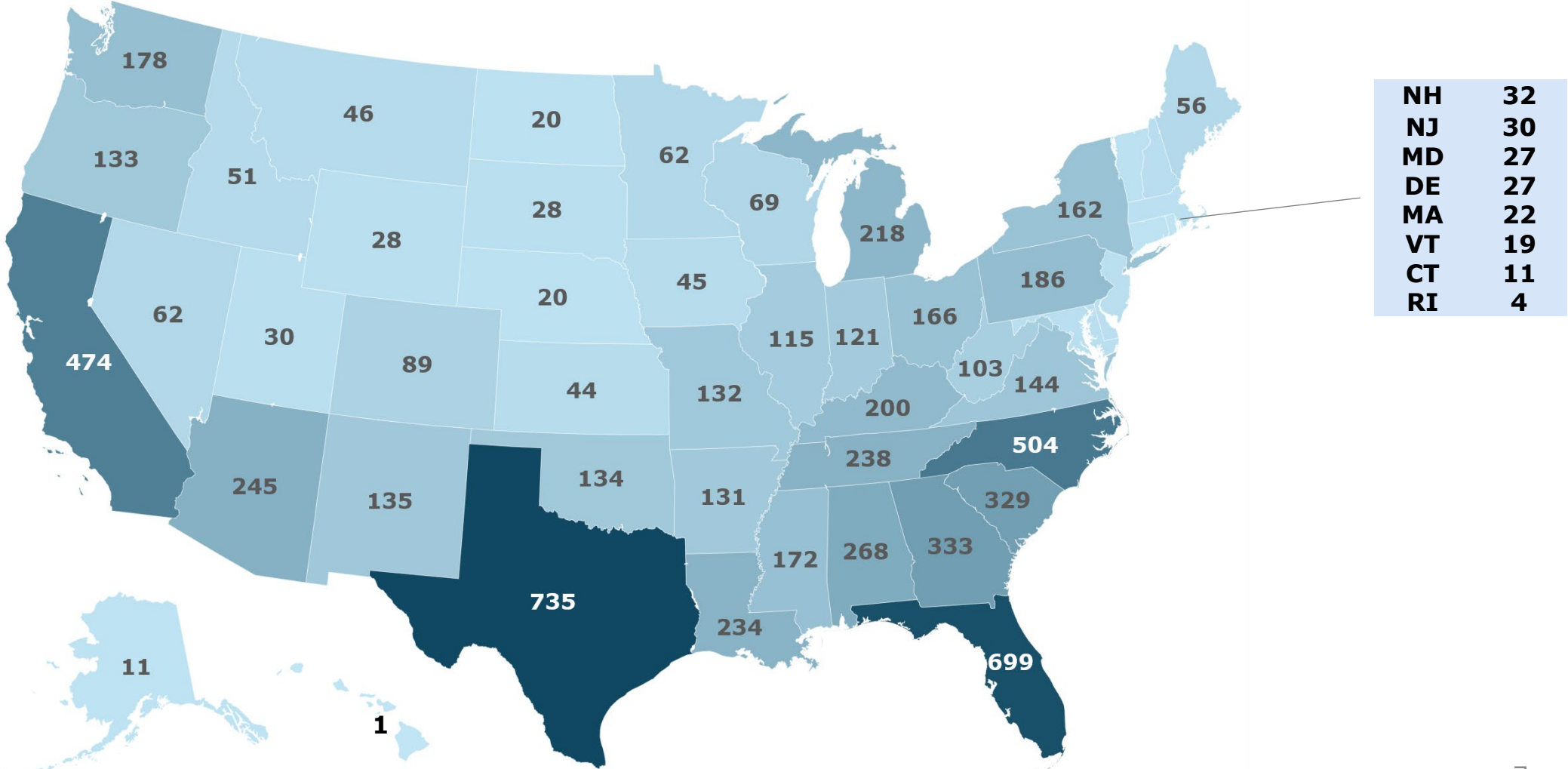


Manufactured Housing Share of Occupied Housing Stock by State



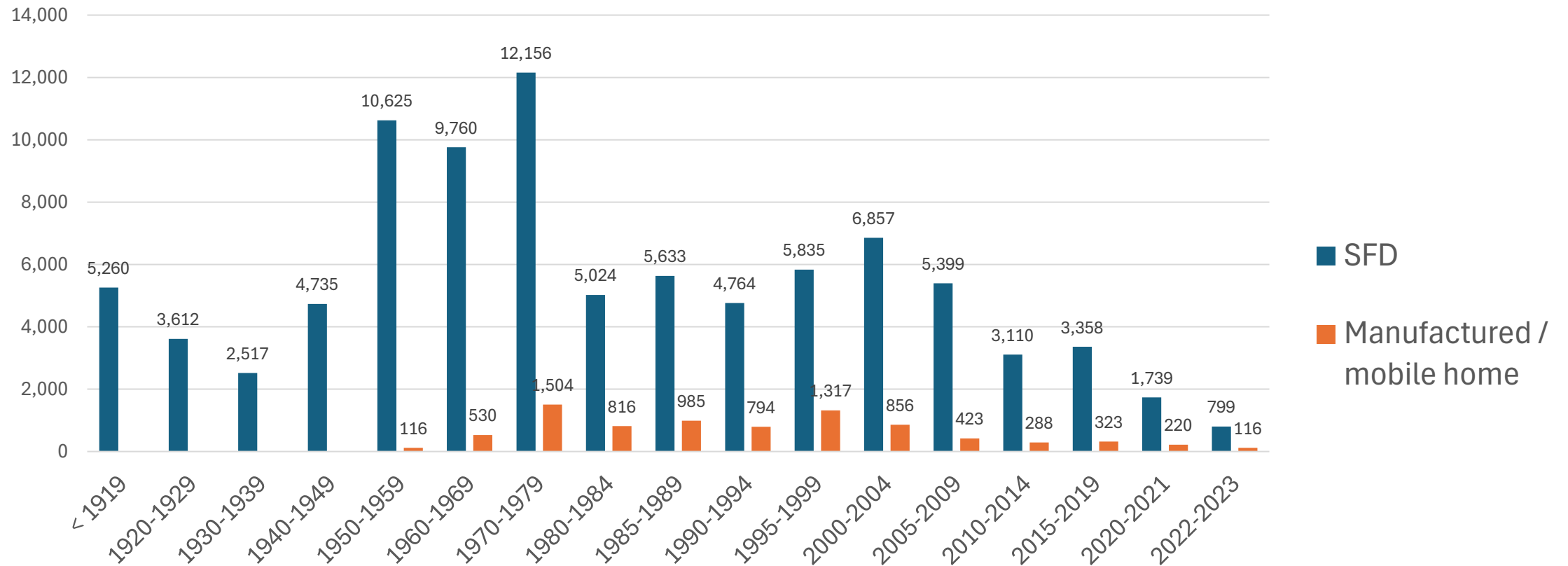
Occupied Manufactured Home Stock by State, 2025 (thousands of homes)

Despite lower shares, Texas, Florida, North Carolina, and California have greatest numbers of MH units.



Occupied Housing Stock by Year Built, Single Family Detached vs. Manufactured Homes

Manufactured houses built during 1995 – 1999 boom are now 25 – 30 years old—past time for major home remodeling updates

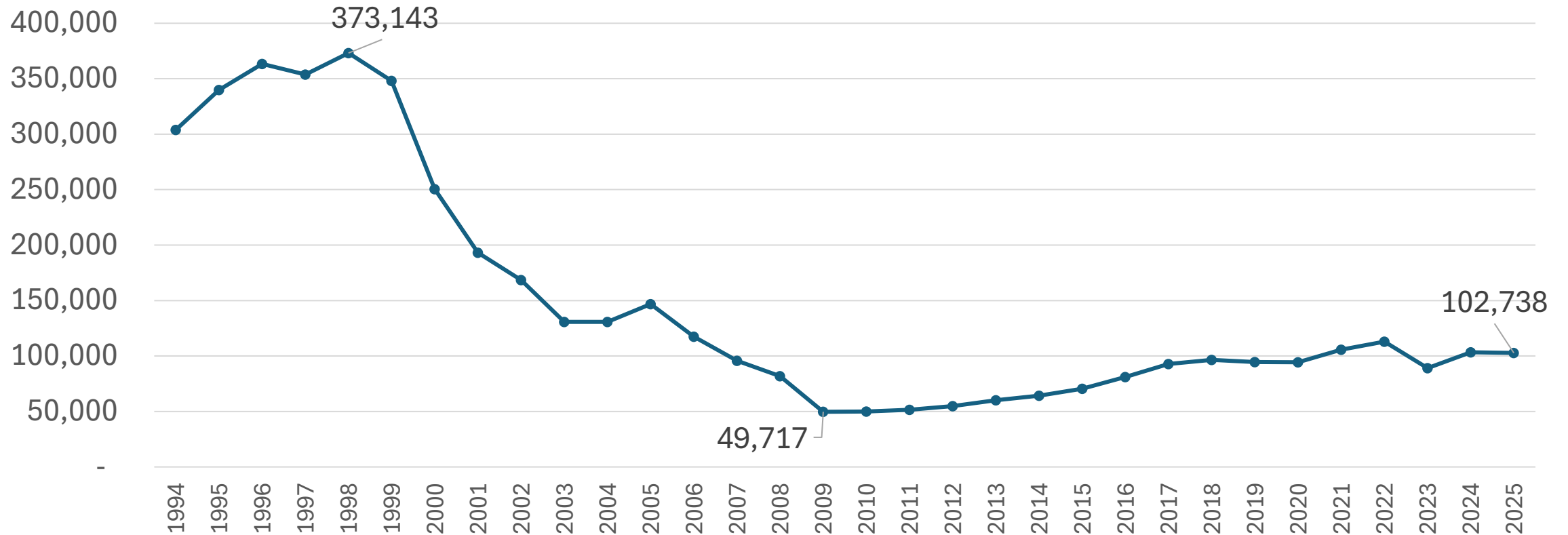




Manufactured Housing Shipments, Placements, & Financing

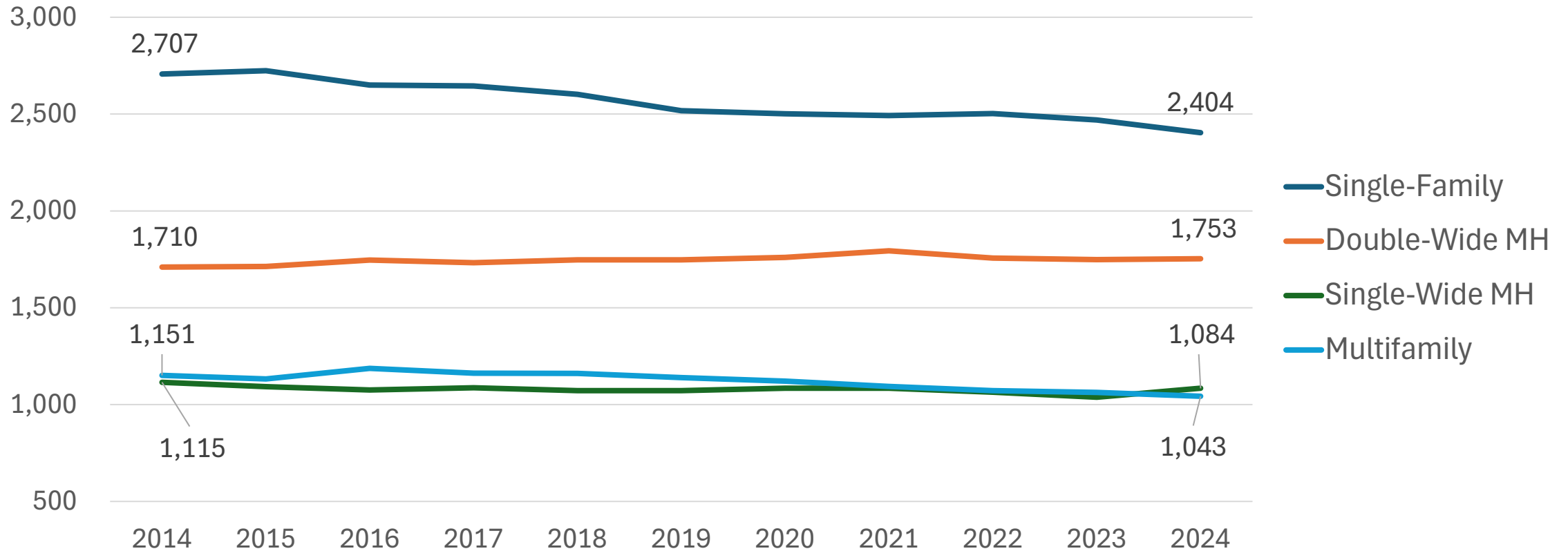
Historic Manufactured Homes, Yearly Shipments

Boom & bust production cycle in late 1990's due largely to favorable MH financing, very similar to the early 2000's boom in the single-family new home market

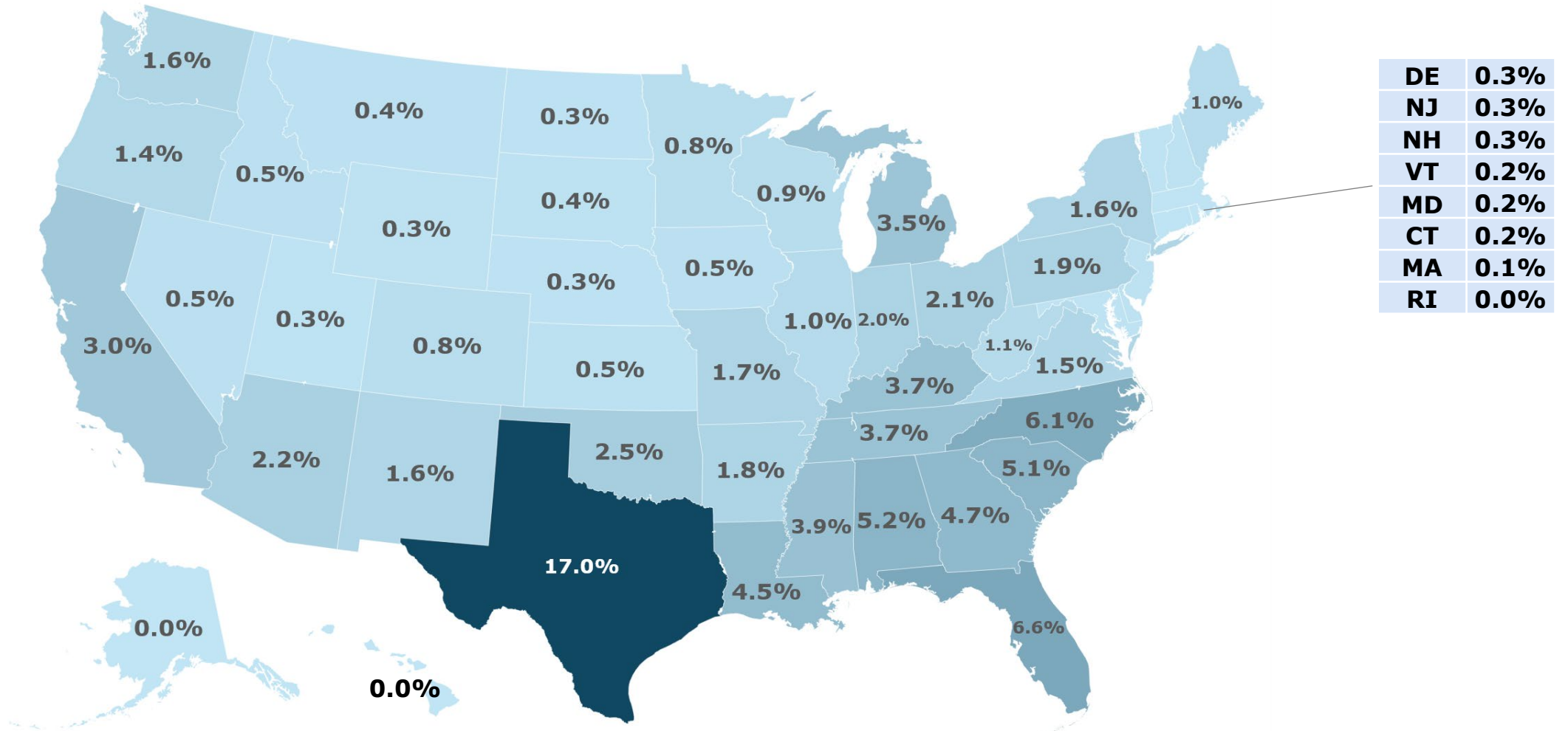


Average Floor Area of Living Space in New Homes (square feet)

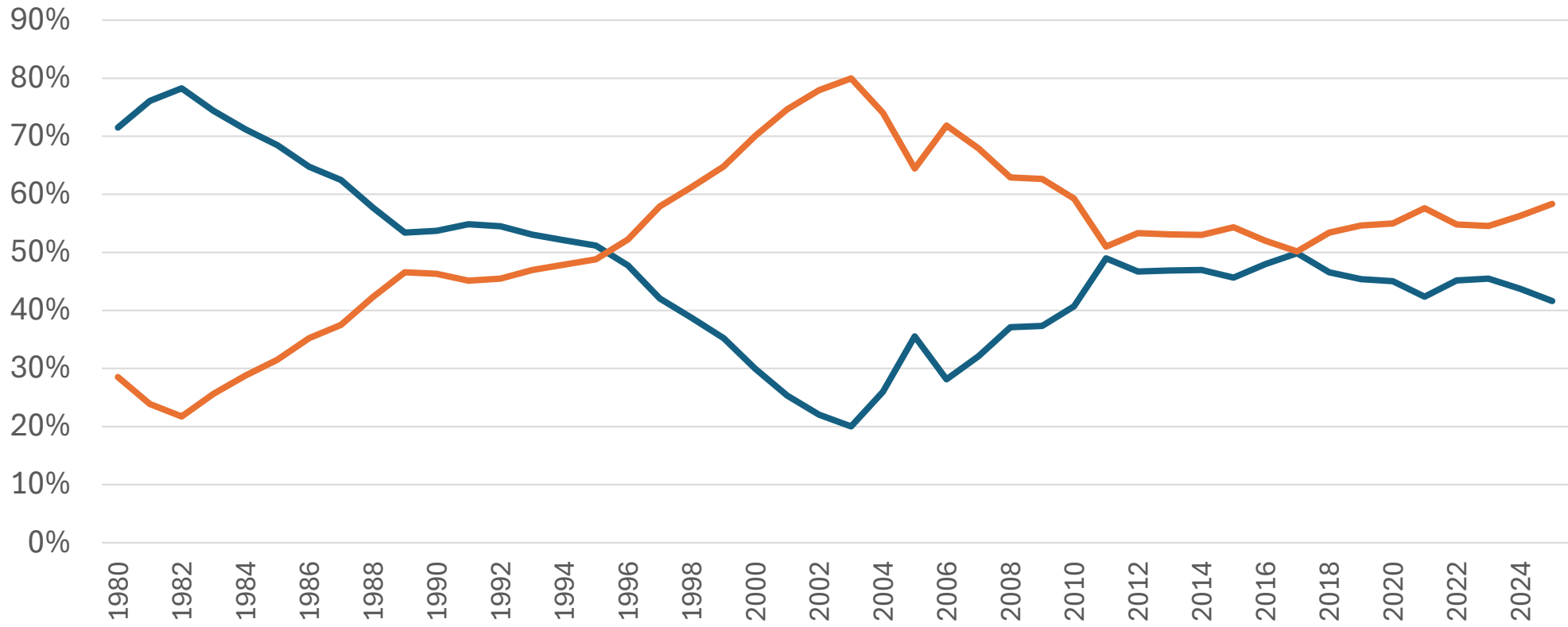
Average sizes of manufactured housing have changed little in the past decade, while SFD home sizes have dropped considerably



Manufactured Housing Units, Shipments to States, 2025



Total Shipments: Single vs. Multi-Section Manufactured Housing



— SINGLES
— MULTI-SECTION



Foundation Types of Manufactured Housing



Up on blocks, but not on concrete pad

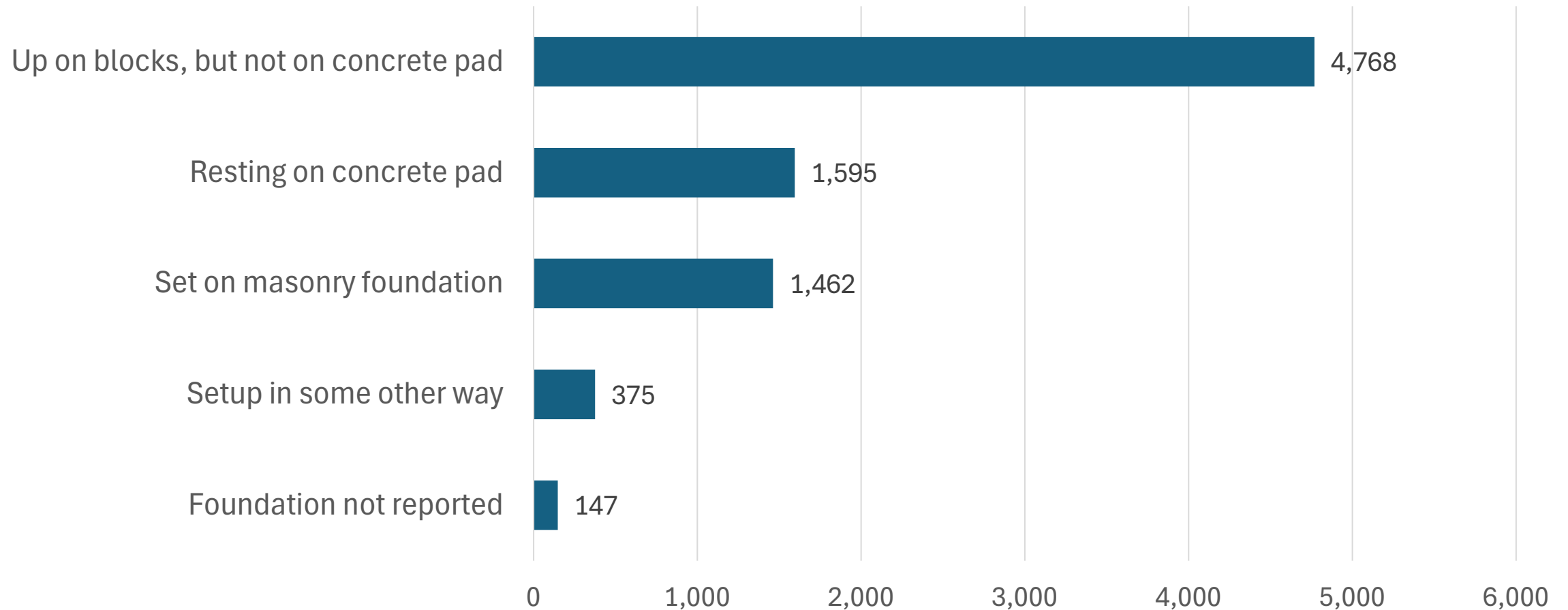


Resting on concrete pad

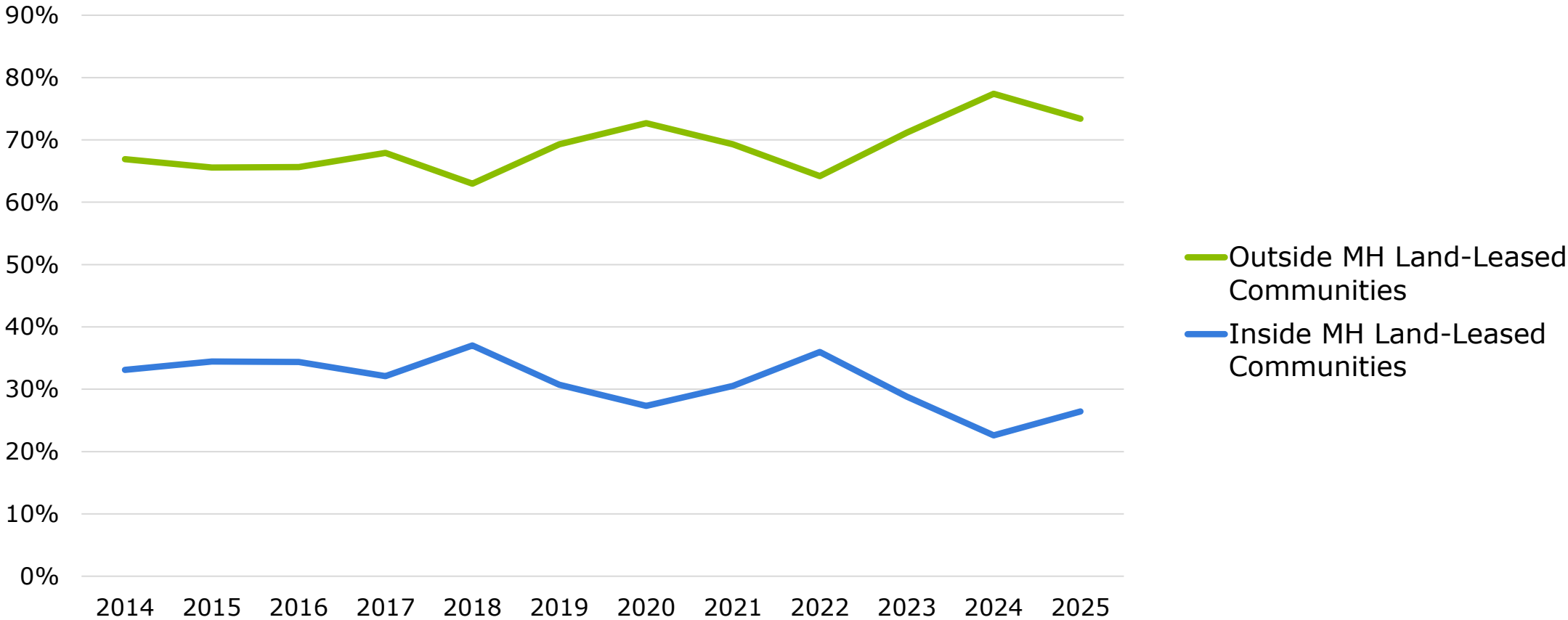


Set on masonry foundation

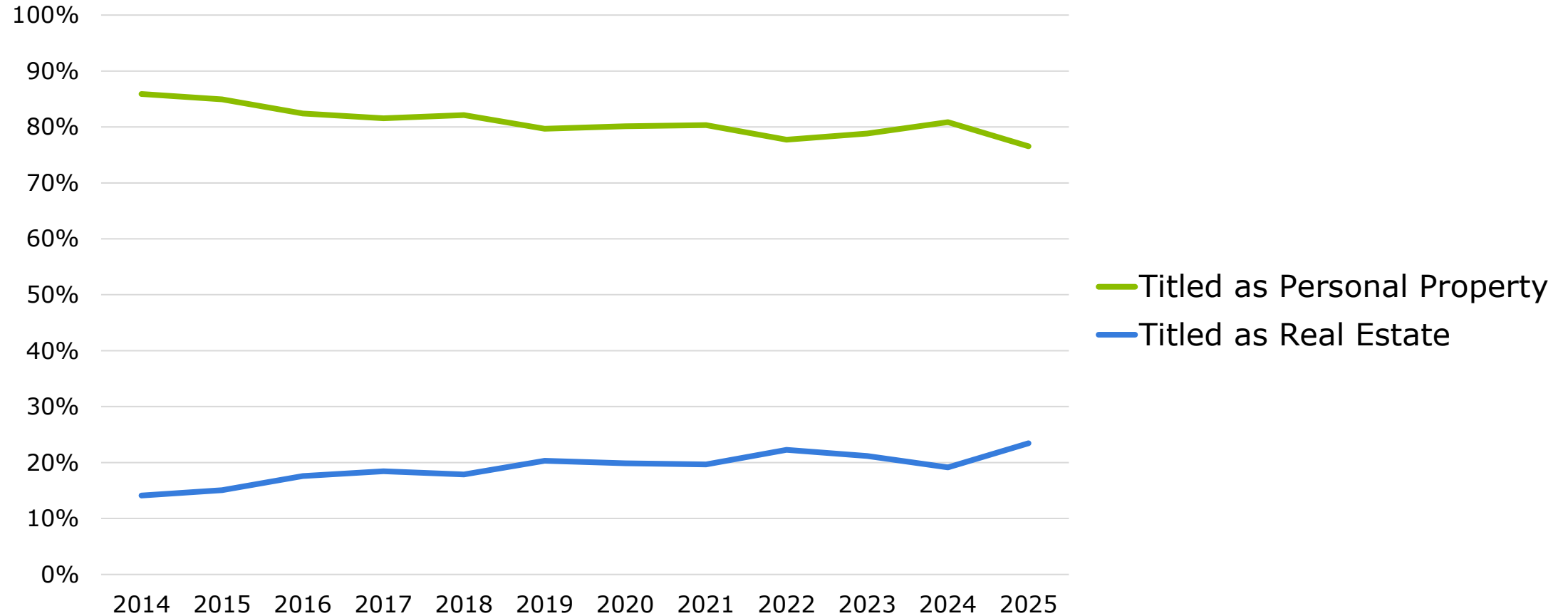
Existing Stock of Manufactured Homes: Foundations (thousands of units)



Placement of Manufactured Homes



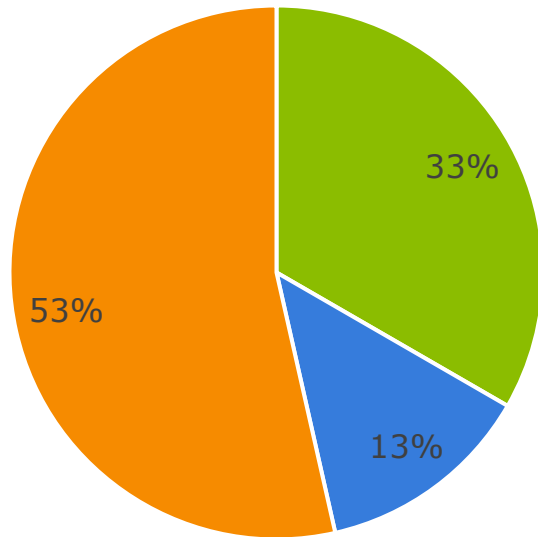
Shares of Titled Manufactured Housing: Personal Property & Real Estate



Rural vs. Urban Mobile Home Placements

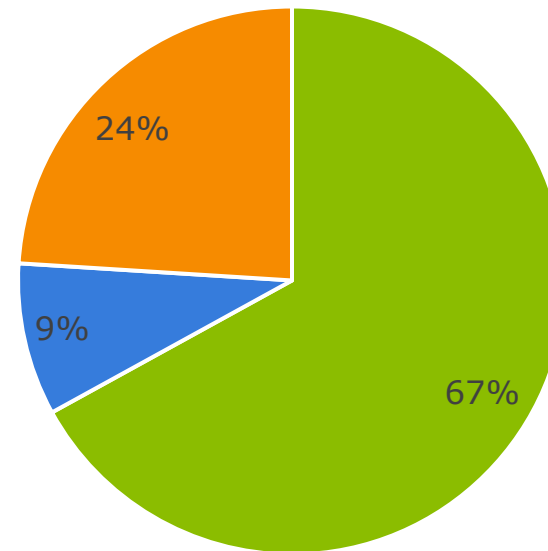
The majority of Manufactured Housing is placed on private land in rural areas, while single-family homes are primarily located in housing communities in suburban areas.

Manufactured Homes



■ Urbanized ■ Urban Cluster ■ Rural

Single-Family Homes



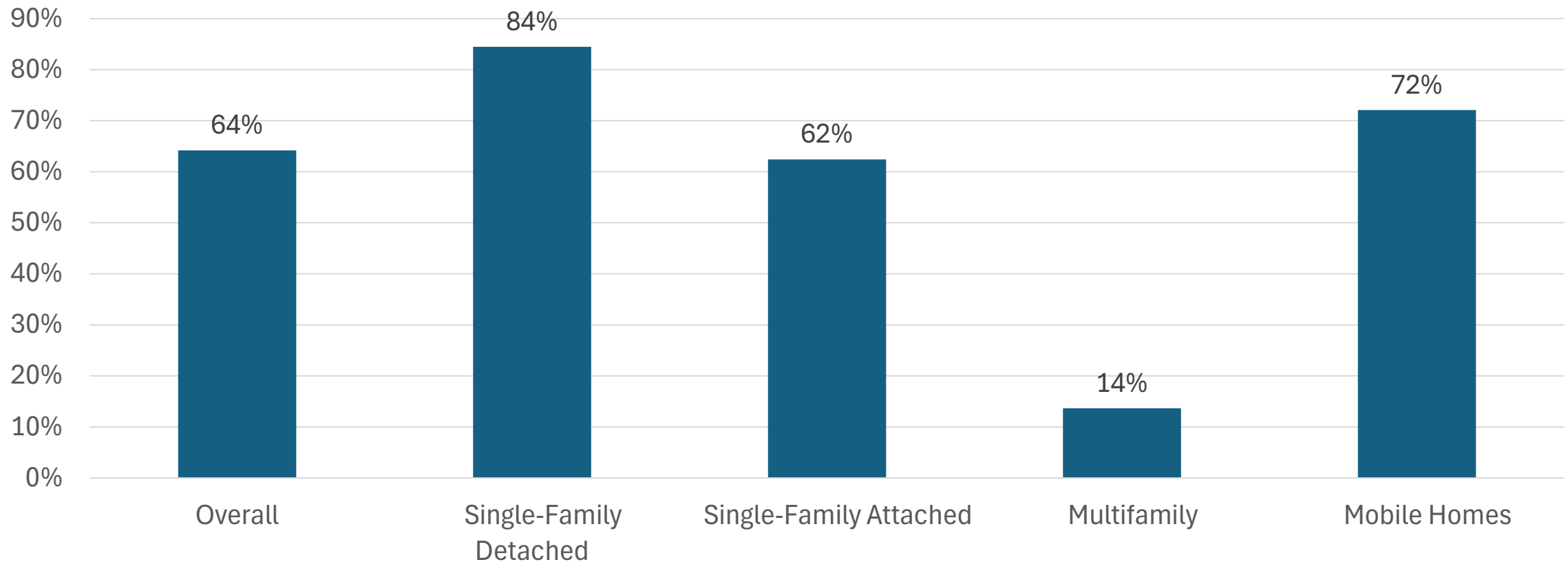
■ Urbanized ■ Urban Cluster ■ Rural



Manufactured Housing Household & Occupant Characteristics

Ownership Rates of Housing Types

Manufactured house ownership rates are lower than site-built single-family housing



Financing of SFD and Manufactured Housing (2023 averages)

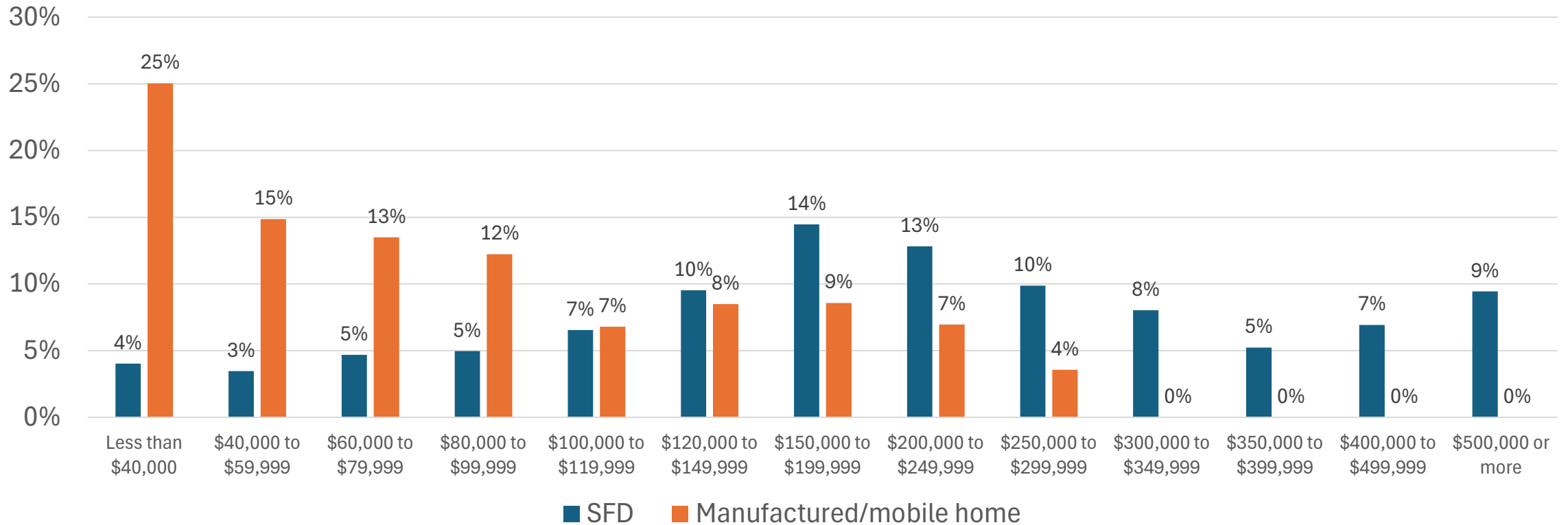
With the inclusion of rent, manufactured housing financing payment approaches that of site-built single family detached homes.

	SFD	Manufactured / mobile home
Initial Amount Borrowed or Refinanced	\$261,000	\$139,300
Interest Rate of Mortgage	3.9%	5.2%
Mortgage Payment Amount	\$1,876	\$1,105*

*Does not include lot rent

Initial Amount Borrowed or Refinanced

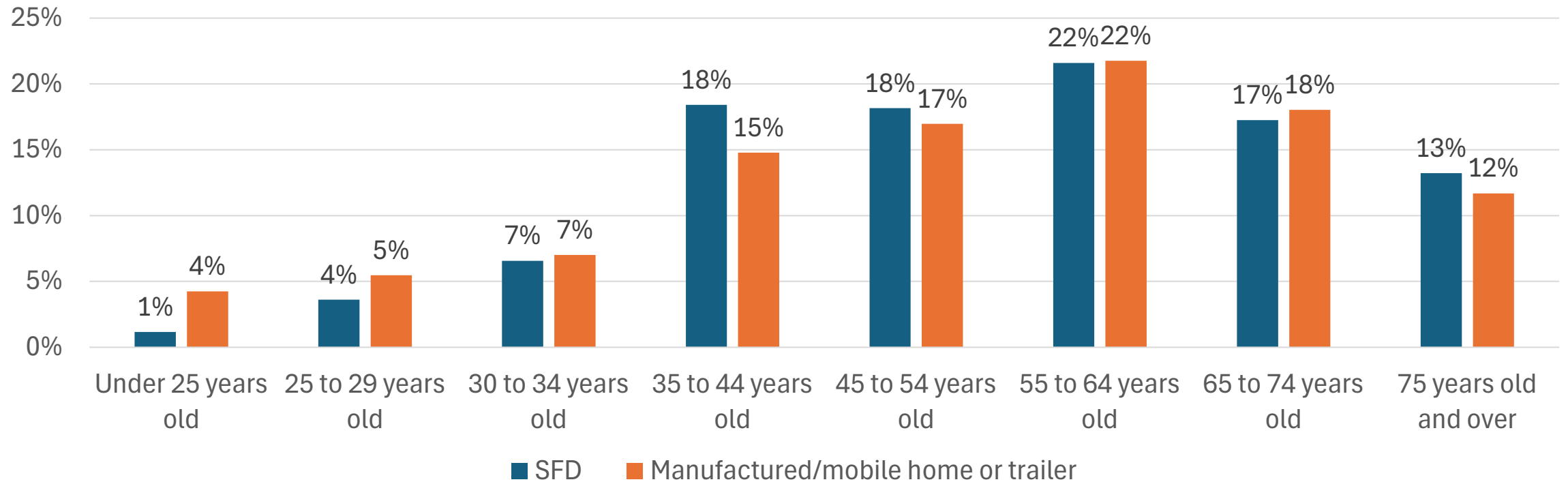
About 53% of manufactured houses are financed at less than \$80K; Less than half of SFD homes financed at less than \$200K.



Housing Type by Age of Householder

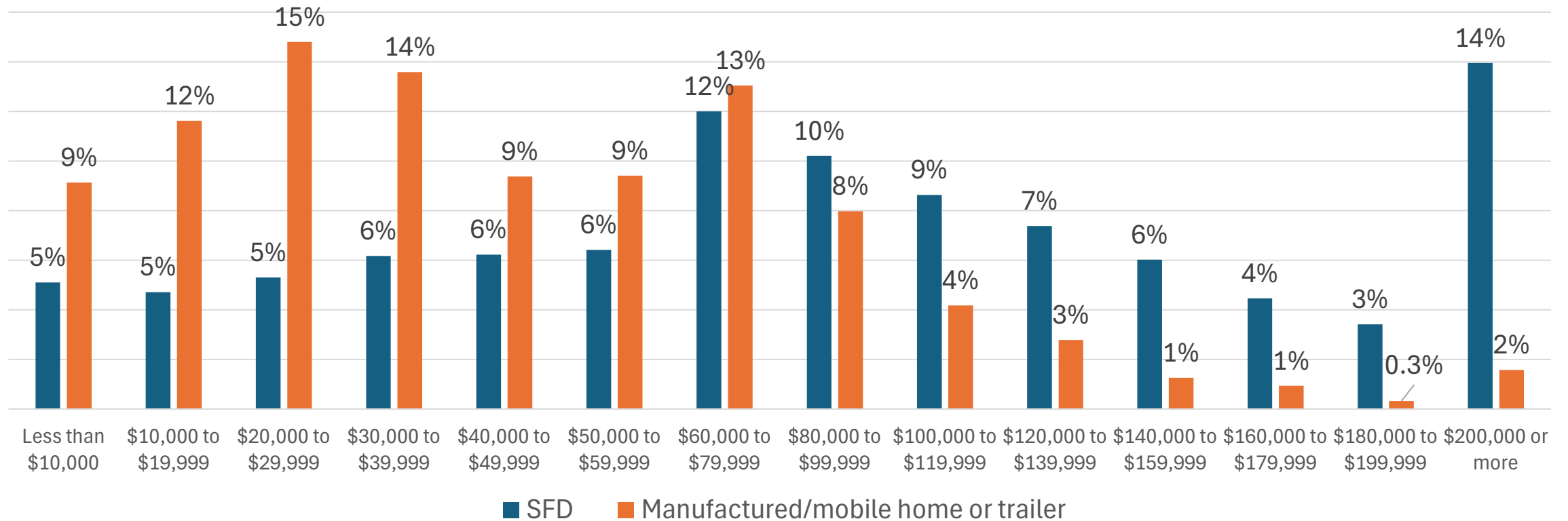
Age does not seem to be strongly associated with MH & SFD occupancies

Age of Householder: SFD vs. Manufactured Home



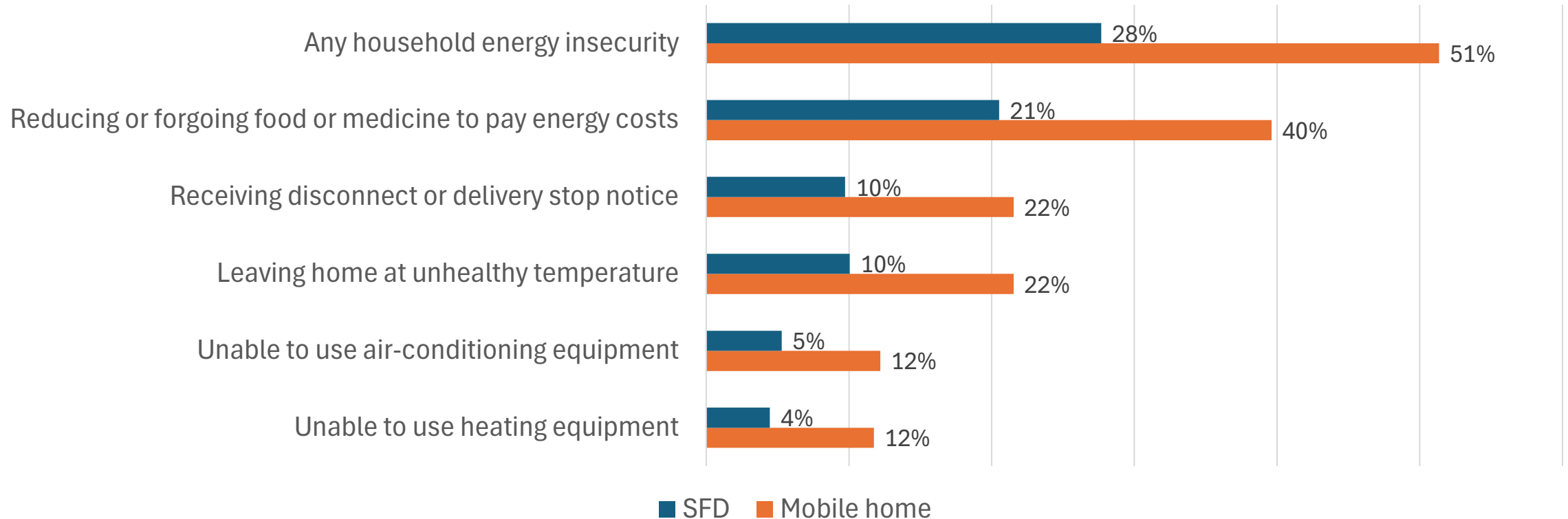
Housing Type by Household Income

Household income appears more strongly related to housing type than age



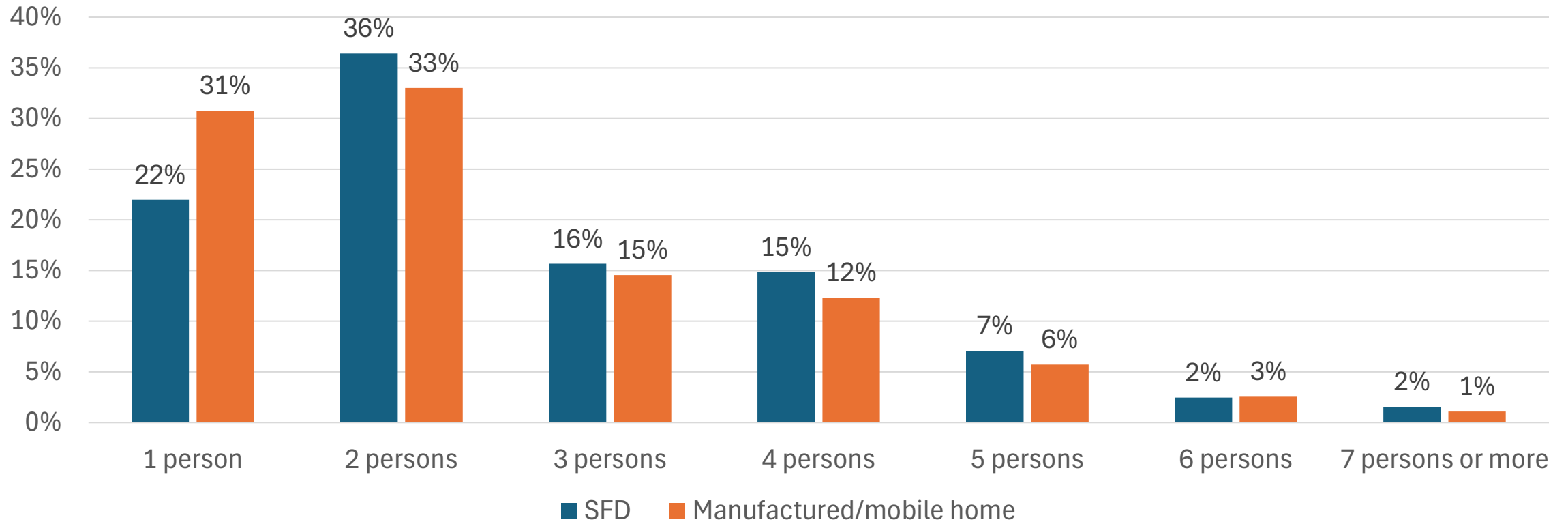
MH Occupant Difficulty in Paying Energy Bill

MH occupants are nearly twice as likely to experience energy insecurity of any kind. More than twice as many sacrifice comfort and health to save energy costs than SFD home occupants.



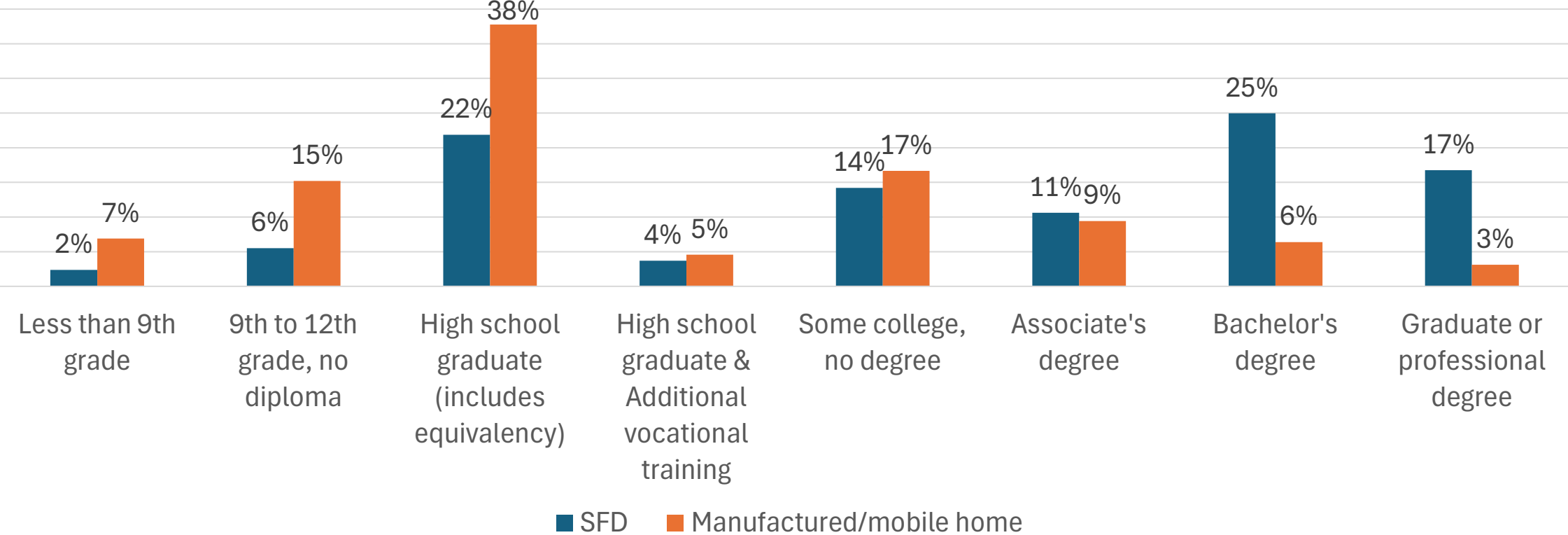
Number of Persons in Household

Manufactured housing households significantly more likely to consist of single person than SFD households



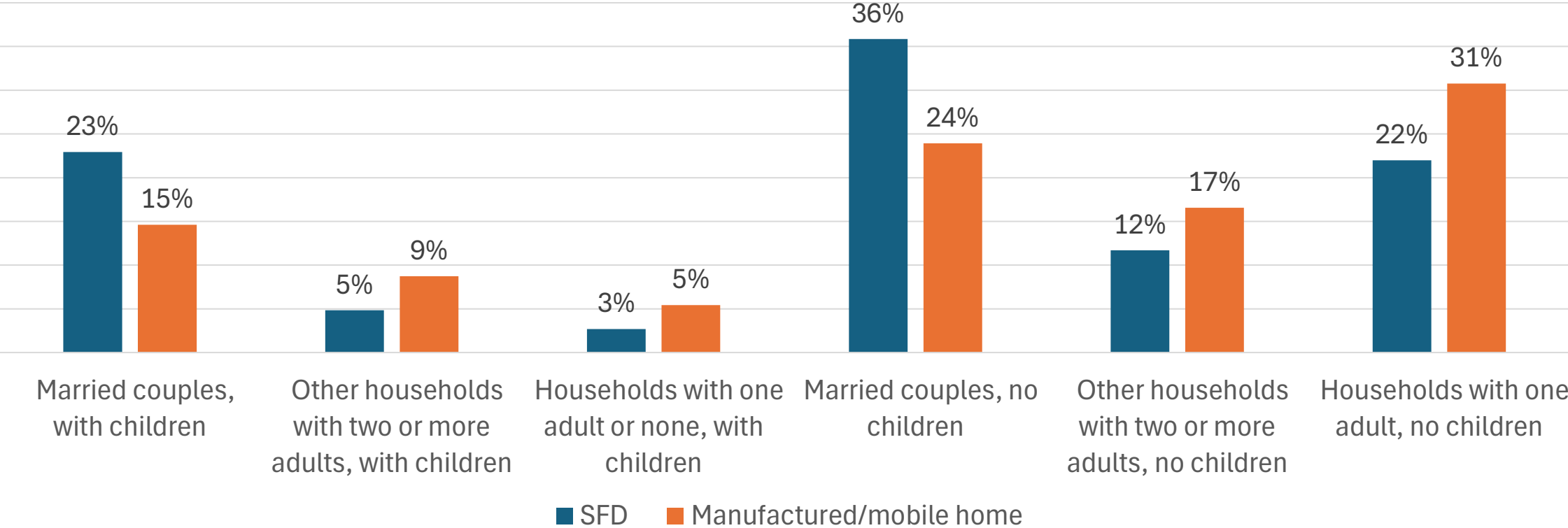
Educational Attainment of Householder

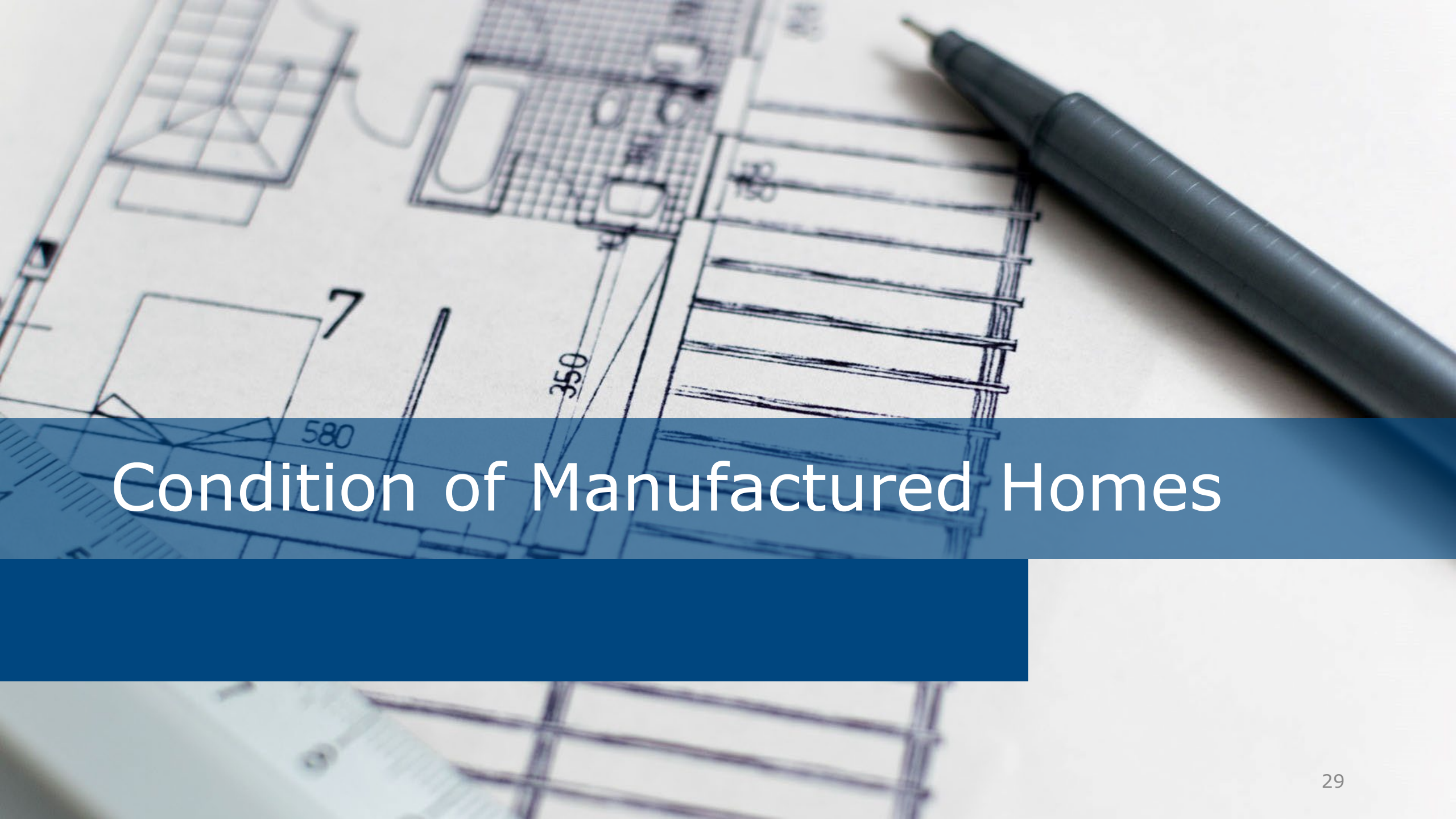
Educational attainment of MH owners could be a result of negative stigma for MH, or a reason for continued stigma; or this could just be associated with average income.



Household Makeup: SFD vs. Manufactured Home

Married households much more likely to live in SFD homes, single more likely to live in manufactured homes

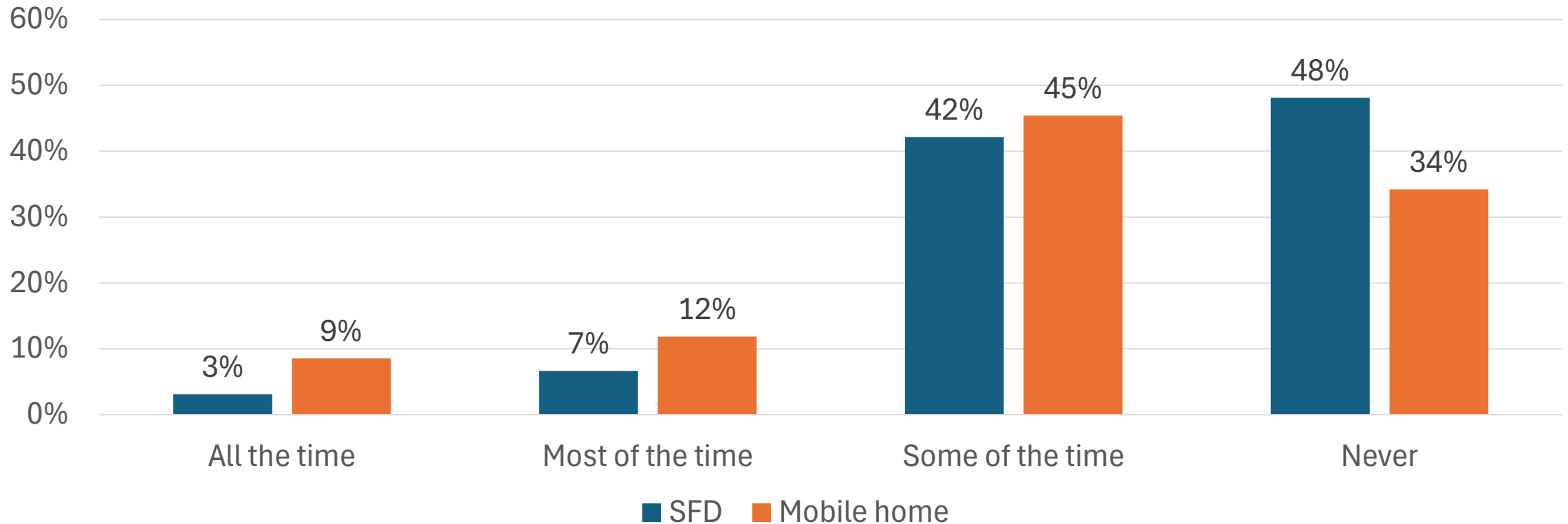




Condition of Manufactured Homes

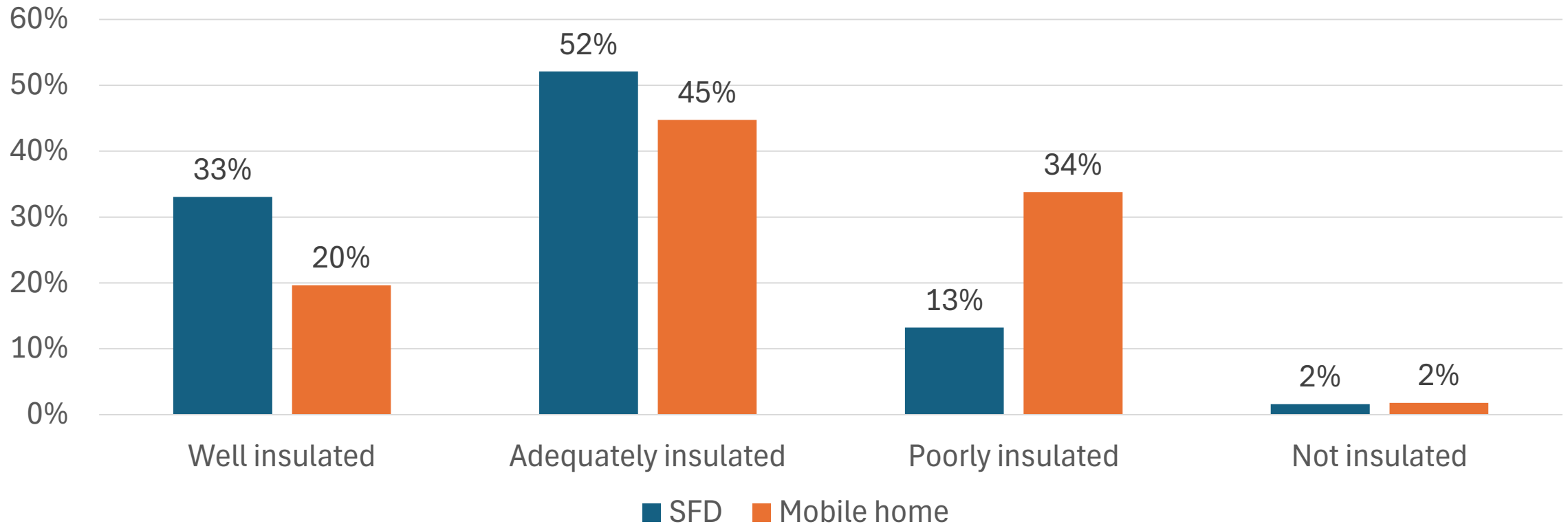
Share of Home Occupants Reporting that Home is Drafty

Condition of MH home building envelope is poorer than SFD: MH occupants are more than twice as likely to report that home is drafty “All” or “Some” of the time than SFD occupants.



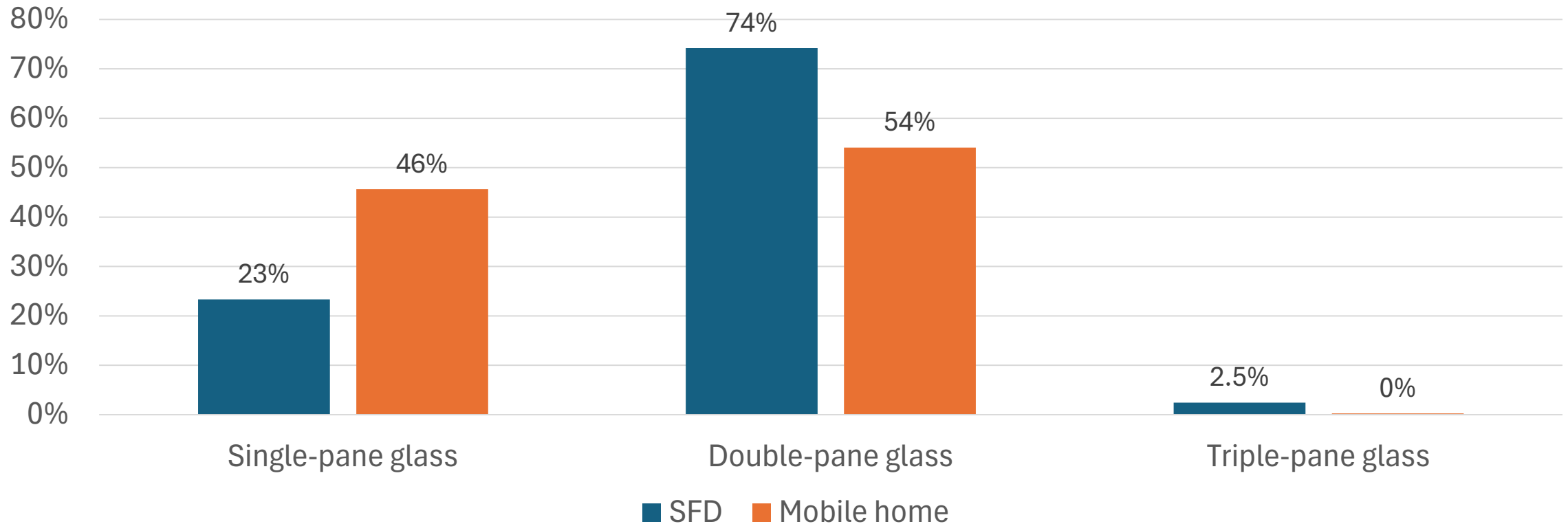
Share of Home Occupants Reporting Level of Insulation

MH occupants are nearly 3 times as likely to report a poorly insulated house compared to SFD occupants



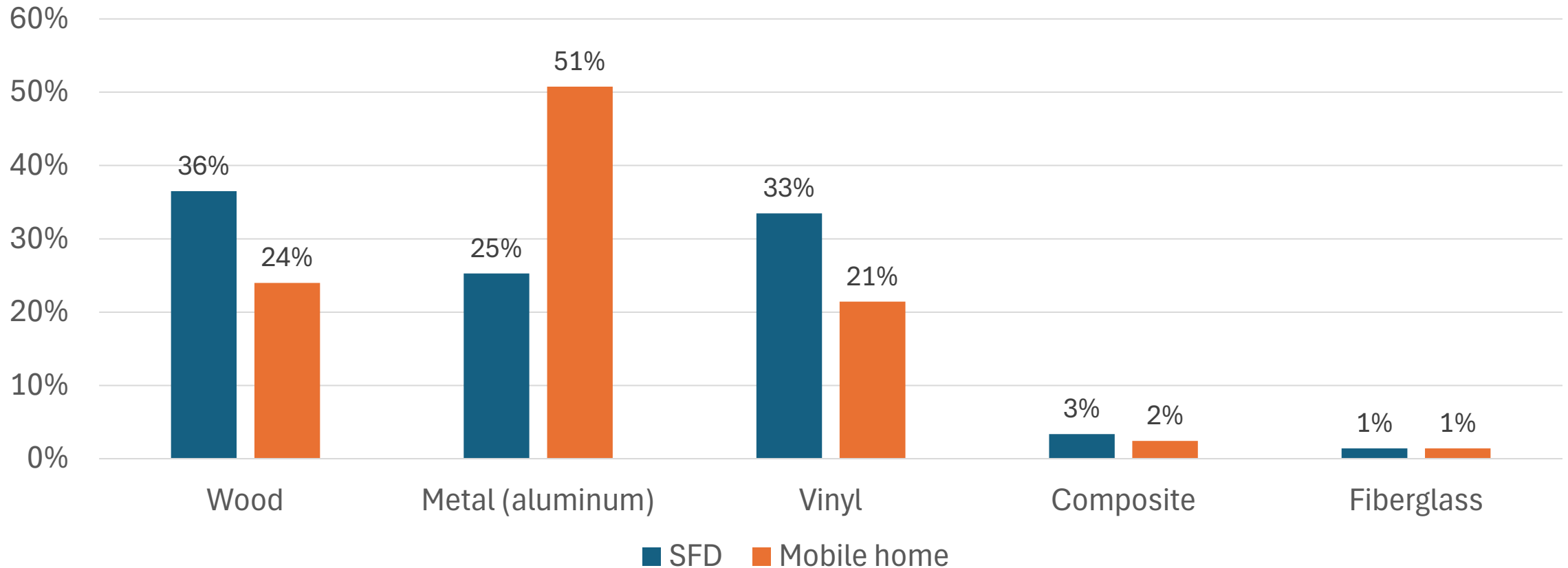
Primary Type of Glazing in Windows

MH housing far more likely to have inefficient window glazing than site-built single-family detached homes—possibly indicating an opportunity for window upgrades in manufactured housing



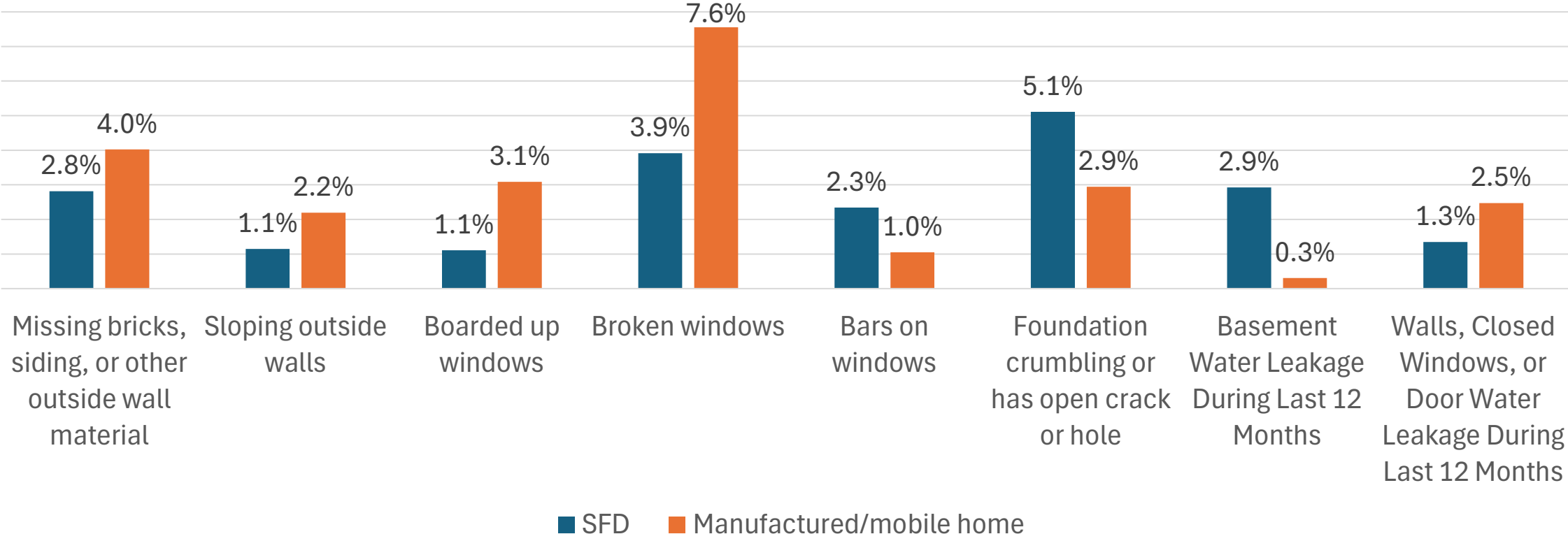
Primary Window Frame Material Type

MH housing twice as likely to have inefficient metal window frames



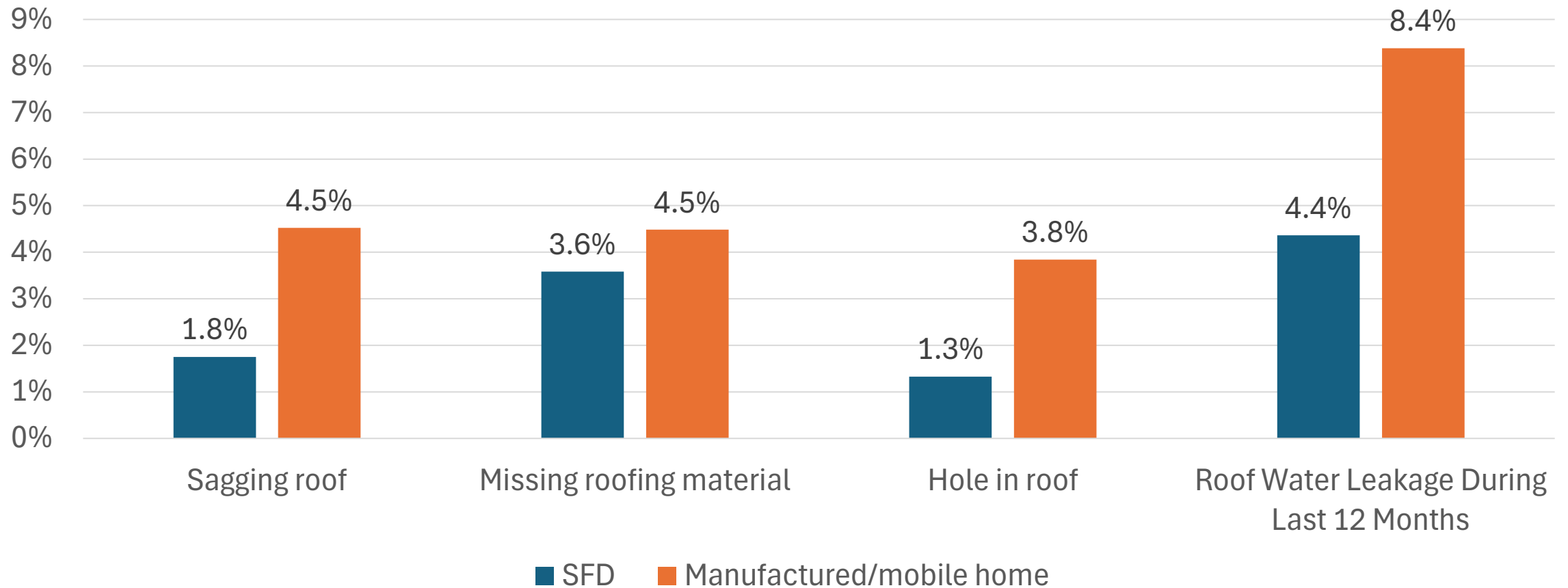
External Building Conditions Reported

MH owner/occupants are more likely to report their home’s windows and walls are in poor condition



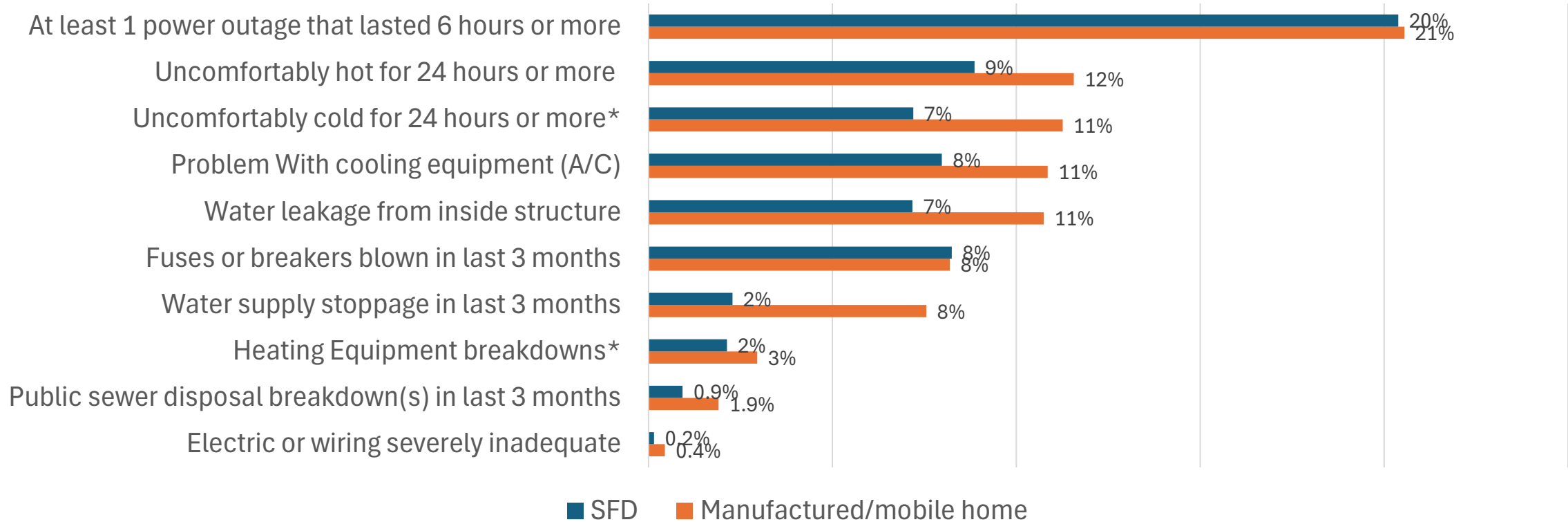
Roof Building Condition Reported

Likewise, MH owner/occupants report roofs to be in poor condition more often than SFD occupants



HVAC, Plumbing, and Electrical Problems Reported

Except for electrical issues, MH occupants are more likely to report discomfort, problems with heating/cooling, and water leaks or outages—highlighting a generally poorer condition and less-well maintained home.



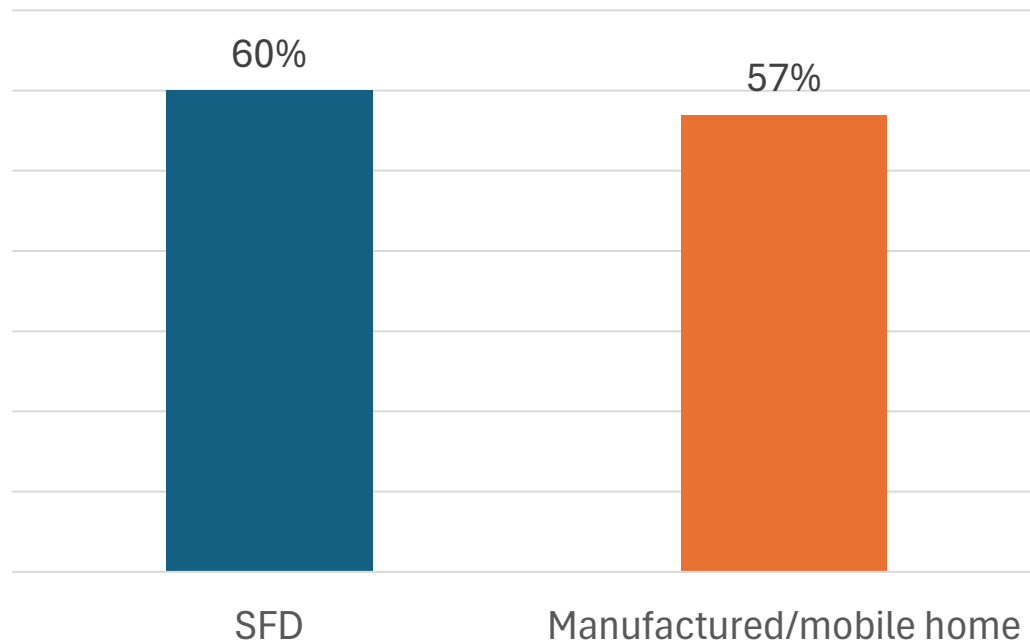


Manufactured Home Repairs & Improvements

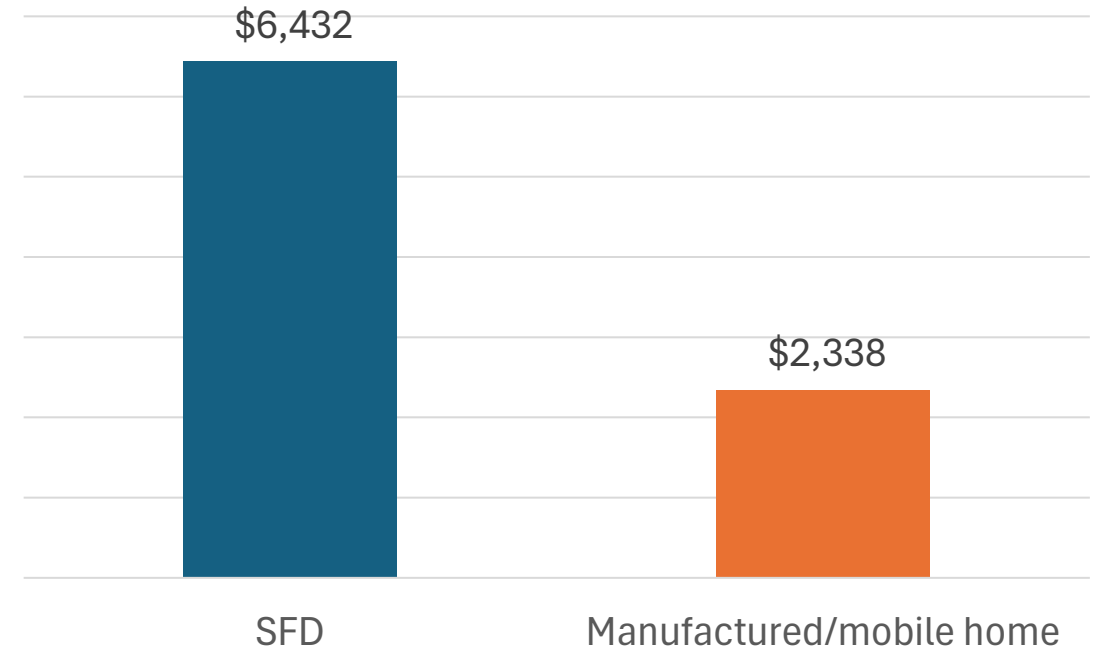
Home Improvements in Last 2 Years, Per Housing Owner-Occupied Unit

While the share of MH home occupants reporting a home improvement is nearly equal to SFD

Percent of Homes Reporting at Least One Home Improvement in Past 2 Years

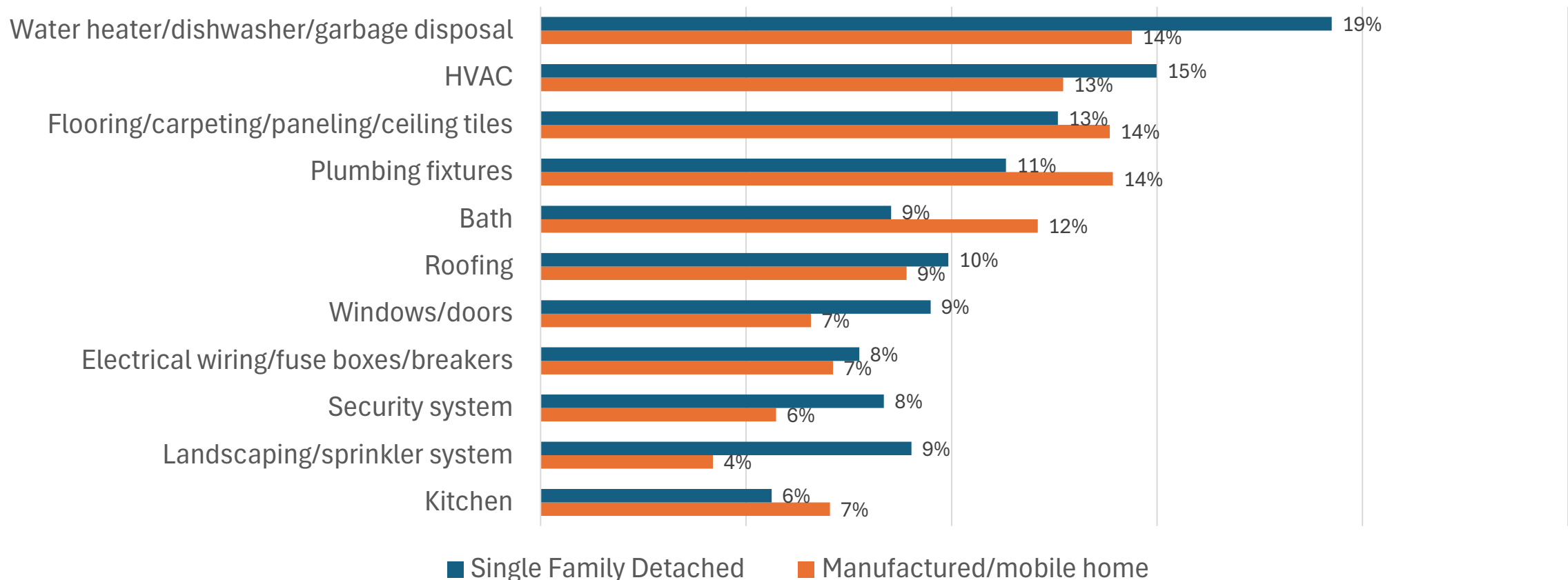


Mean Home Improvement Expenditures in Past 2 Years, Per Unit (dollars)



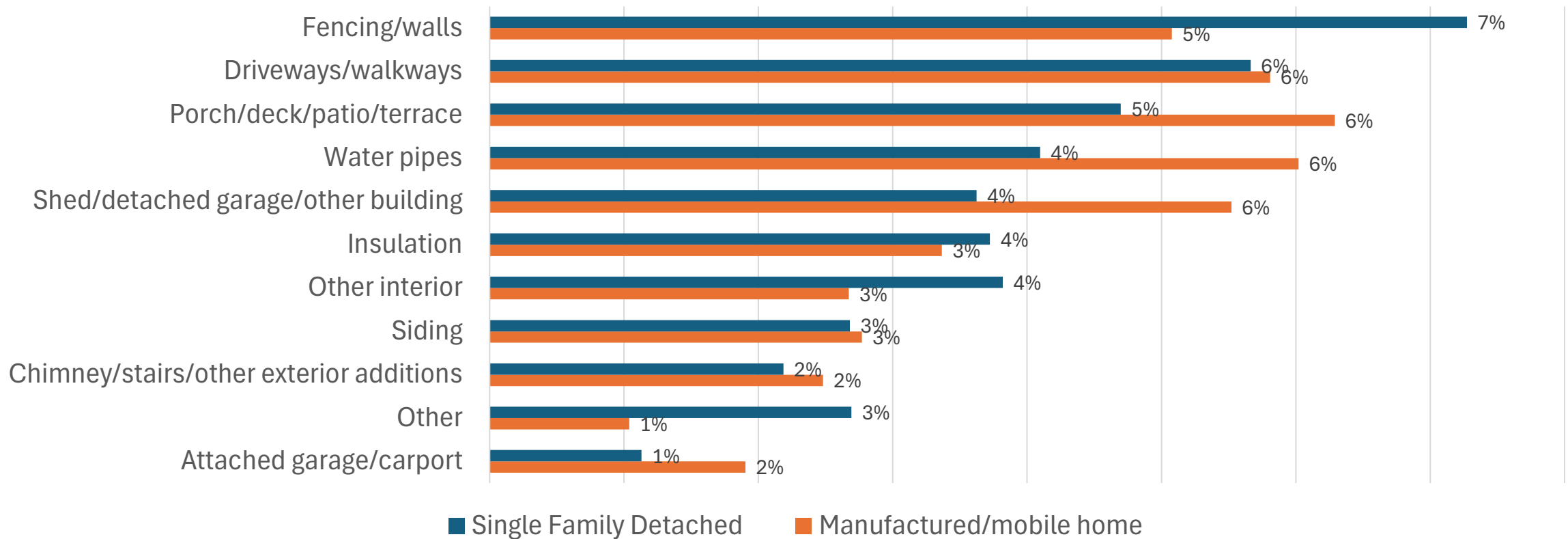
Percent of Households Reporting Improvements in Past 2 Years

High-usage items—such as flooring, plumbing fixtures, baths, and kitchens are replaced/upgraded more often in manufactured homes; windows and doors are replaced less often in MH.



Percent of Households Reporting Improvements in Past 2 Years

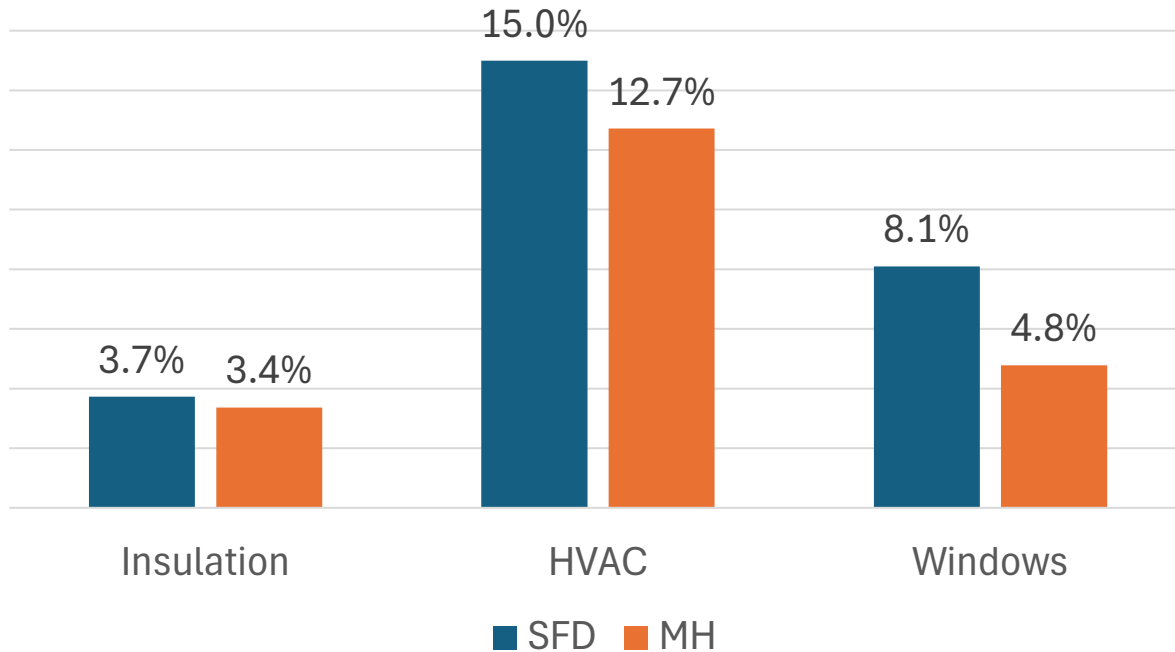
Structures for outdoor living, parking, and storage are added/upgraded more often in manufactured homes than SFD—likely because these are not included in delivery of MH



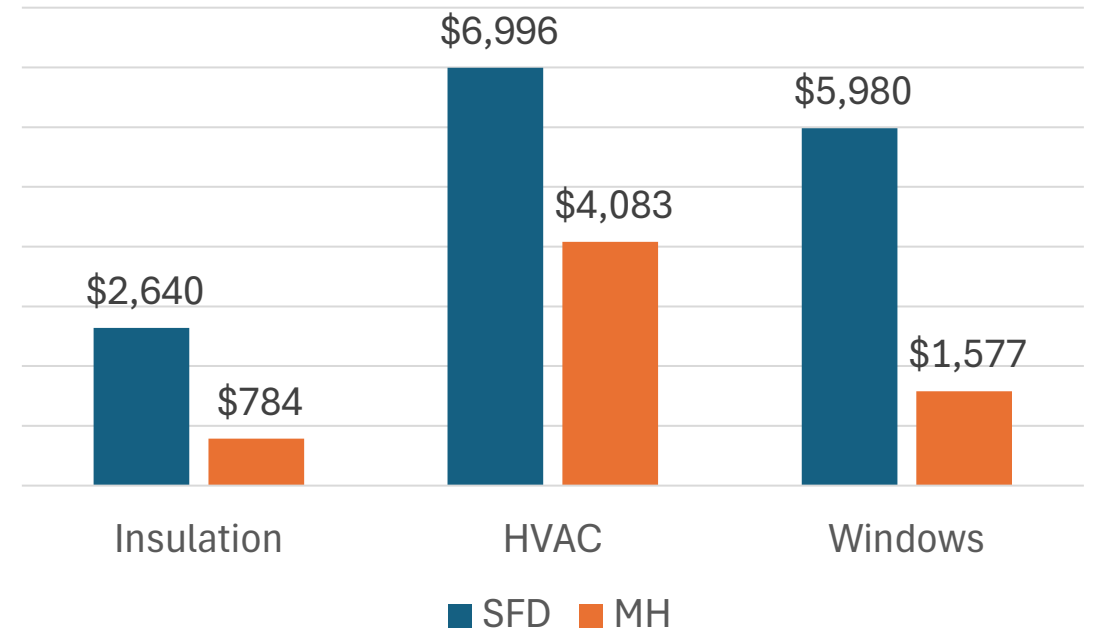
Home Improvements in Last 2 Years, Per Housing Unit (Owner-occupied)

Windows were replaced far less often in MH than SFD home, and when replaced, much less than 1/3 was spent on the window replacement. Insulation purchases were also about 1/3 the \$\$ size compared to SFD.

Home Improvement Incidence rate in Last 2 Years, Per Unit



Mean Home Improvement Expenditures in Last 2 Years, Per Unit (dollars)



Summary of Findings

- MH represents big opportunity for improving housing stock
 - Building envelope seems to be most neglected—drafts, leaks, etc.
 - Windows are less efficient and more likely to have damage
- MH homeowners are facing more financial stress and less capability to spend on home upgrades & replacements
 - Comfort and health are sacrificed to decrease energy costs
- When MH owners spend on their homes, they spend much less than site-built SFD homeowners

Thank you!

any questions?

