

Manufactured for the Future: Building a Climate-Resilient Manufactured Housing Stock

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- Captions are enabled for the virtual audience.
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Manufactured for the Future: Building a Climate-Resilient Manufactured Housing Stock

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Building a Climate Resilient Manufactured Housing Stock

Andrew Rumbach, PhD | Climate & Communities Program
with Esther Sullivan, PhD | Will Curran-Groome | Annie Rosenow | Oriya Cohen



18 million

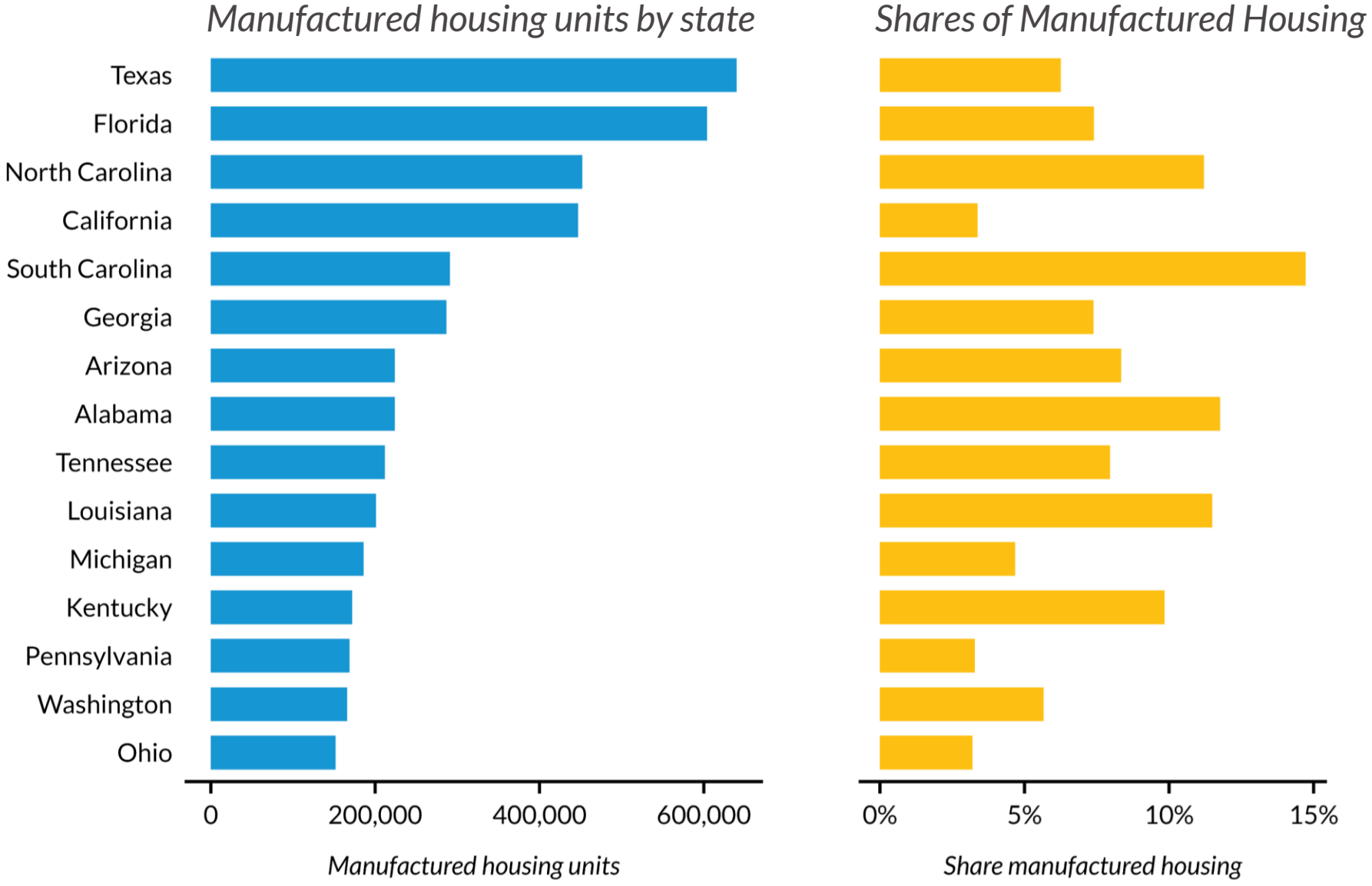
99.4%

3.7 million

1976



Manufactured Housing is Concentrated in the Southeast



For Floridians in mobile homes, Hurricane Helene was a disaster waiting to happen

Trailers and manufactured homes have long served as a lifeline for struggling families. A warming world has made them a perilous place to live.



Chandan Khanna / AFP via Getty Images

Ayurella Horn-Muller & Jake Bittle

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Topic Climate + Housing

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Chelsy Robison huddled in an empty building on the Paradise Park mobile home campground in Perry, Florida, on the evening of September 26, listening as 140 miles-per-hour winds tore through the state's Big Bend region. Robison, recovering from hernia surgery; her boyfriend, Steve; and their dog, Judah, had abandoned their violently shaking trailer just a few hours earlier, fearing it would not survive the storm.



How Climate Disasters Are Making Mobile Homes a Huge Risk

Millions of Americans, many poor and vulnerable, live in mobile and manufactured homes. When catastrophe strikes, they're often on their own.



RESEARCH REPORT

Building a Climate-Resilient Manufactured Housing Stock

Framing the Challenge and Identifying Opportunities for Federal Action

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Manufactured Housing's Exposure to Climate Hazards

- 5.2 million manufactured housing units (80%) in census tracts significantly exposed to hazards
- Compare to 20% of non-manufactured housing
- More than half of manufactured housing stock in 13% of census tracts with highest level of exposure to 2+ climate hazards

Hazard	MH Stock
Tornado	4.8 million 73%
Wildfire	3.5 million 58%
Hurricane	2.0 million 38%
Heat Wave	1.6 million 32%
Riverine Flood	1.6 million 26%
Coastal Flood	.3 million 31%

Theme 1: Climate Resilience is Key to the Safety and Longevity of Manufactured Housing

- Manufactured housing is in marginal areas
- Mobile homes are most vulnerable
- Energy efficiency and resiliency are interlinked
- Cost and availability of insurance is a growing challenge
 - 35% of manufactured homeowners do not have insurance, compared to 5% of conventional homeowners



**Congress should build on the success of the bipartisan
Preservation and Reinvestment Initiative for
Community Enhancement (PRICE) program.**

Theme 2: The Construction & Installation of Manufactured Housing Needs to Reflect Our Climate Reality

- Innovations in energy efficiency bode well for climate resilience
- Opportunity to address additional hazards in HUD code
- Further opportunity on installation standards
- Important balance between design and affordability



HUD should update the Manufactured Housing Construction and Safety Standards with an emphasis on climate resiliency.

Lawmakers should consider a climate resiliency benefit for manufacturers, like the 45L tax credit, to help spur industry innovation and to maintain affordability.

Theme 3: The Way We Finance Manufactured Housing Limits the Ability of Homeowners to Build Resiliency

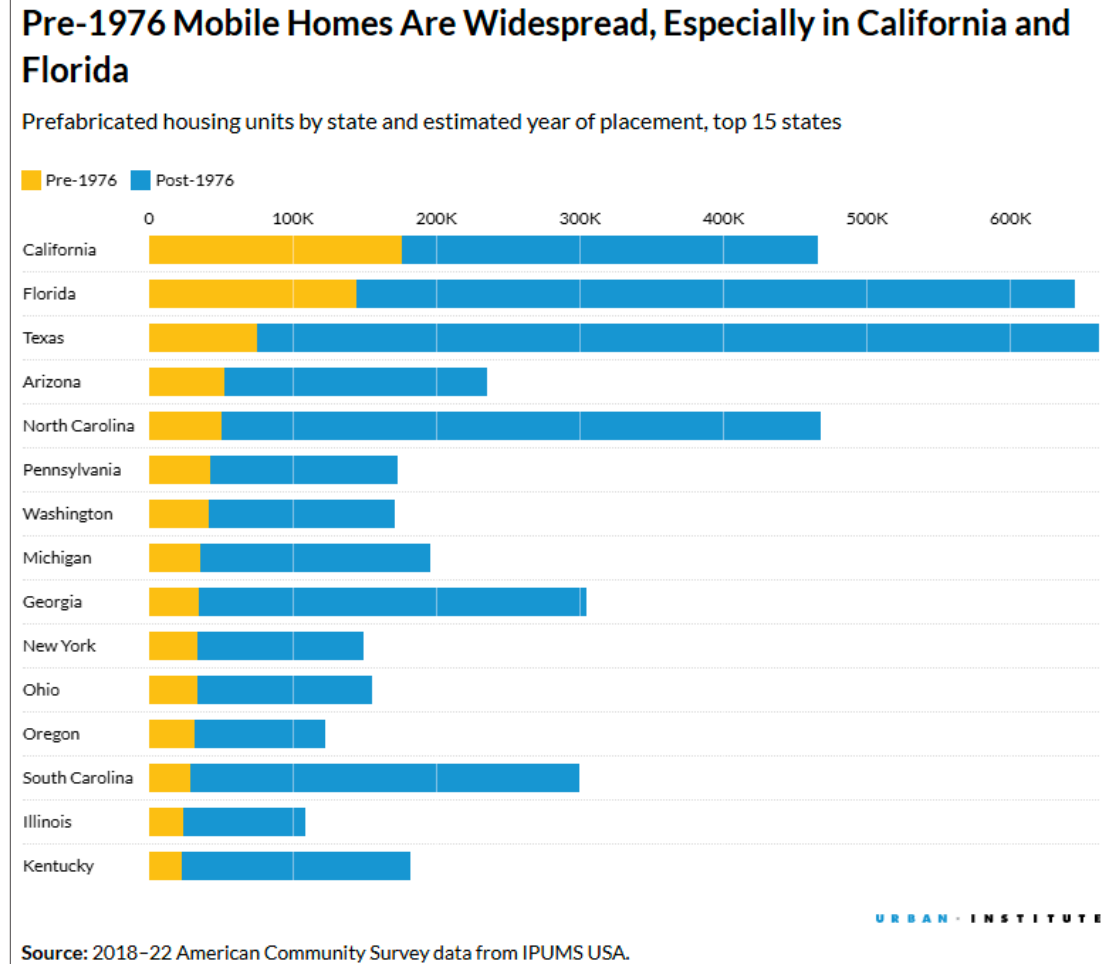
- Financing challenges for manufactured homeowners *generally* impact climate resiliency *specifically*
 - Titling as personal property
 - Lack of funding mechanisms for repairs and replacement
- Federal government has tools and authorities to improve conditions



Government sponsored enterprises should explore ways to expand pathways for manufactured housing owners to tap into their home equity for climate resilience upgrades and investments.

Theme 4: Significant Steps Need to be Taken to Address the Resiliency of Existing Manufactured Housing

- More than 1.25 million mobile homes in housing stock
- ‘Expensive to be poor’
- Repair and replacement programs could be scaled
- Need to meet homeowners where they are financially



Congress should direct HUD to study the existing supply of pre-1976 mobile homes.

Theme 5: Manufactured Home Communities Face Unique Barriers to Building Climate Resiliency

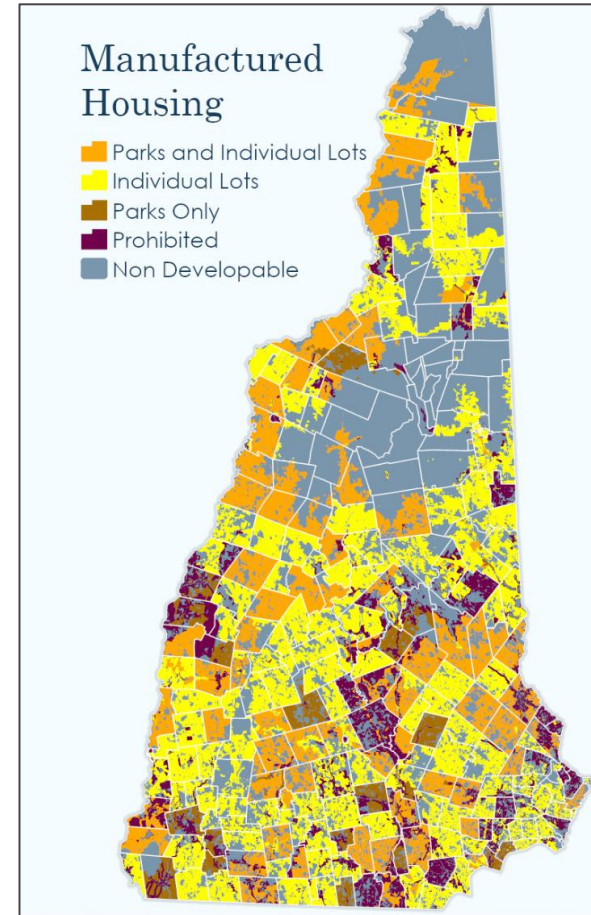
- Often located on hazardous land and with poorly maintained infrastructure
- Excluded from many programs targeting homeowners
- Consolidation of manufactured home community ownership
- Innovations in resident- and non-profit ownership



HUD should develop resiliency standards for manufactured home parks that could factor into program guidelines.

Theme 5: The Local Regulation of Manufactured Housing Limit Its Potential As Climate Resilient Housing

- Restrictive and exclusionary zoning are a key barrier to expanded use of manufactured housing
- Limits use of manufactured housing as infill, relocation, and disaster recovery



Congress should consider removing the 'chassis requirement,' which would reduce costs and expand opportunities for climate resiliency.

Research & Technical Assistance Priorities

1

Provide national level data and resources for manufactured housing changemakers

2

Understand unique policy needs, i.e., disaster recovery

3

Evaluate and share local- and state efforts to build resilience

4

Convene, learn and problem-solve




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To learn more:



HOUSING AND COMMUNITES DIVISION



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