

Fact Sheet: In the Last Three Years, the Biden-Harris Administration and U.S. Department of Housing and Urban Development Have Made Historic Changes to Boost Manufactured Housing

HUD plays a significant role in manufactured housing production oversight by administering the HUD Code through its Office of Manufactured Housing Programs, and in manufactured home financing through its Federal Housing Administration (FHA) Single Family and Multifamily mortgage insurance programs. In the last three years under this Administration, HUD has:

- Ensured safe and affordable production of approximately 360,000 manufactured homes that adhere to the HUD Code.
- Finalized the largest update to the HUD Code in over two decades. The updated HUD Code, being announced today, supports multi-dwelling unit single family manufactured homes of up to four units, facilitates more open floor plans, integrates more innovative ridge roof designs, facilitates the use of energy-saving appliances, and other improvements.
- Issued and renewed three industry-wide alternative construction letters to help manufacturers continue to produce manufactured homes during the COVID-19 pandemic despite supply chain issues caused by the pandemic.
- Implemented a large HUD code update in 2021 that included provisions for attached manufactured homes (townhome style), attached garages and carports, and included requirements for carbon monoxide alarms for homes with gas appliances among other changes.
- Launched the [Preservation and Reinvestment Initiative for Community Enhancement \(PRICE\)](#) Program, a first-of-its-kind federal funding opportunity to preserve and revitalize manufactured housing and manufactured housing communities. The \$225 million competitive grant program provides resources to support residents of manufactured housing through repairs and rehabilitation of homes, replacement of dilapidated units, infrastructure upgrades such as water, sewer, utilities or broadband, improvements to increase community resilience in the face of extreme weather, planning activities to support manufactured housing communities, and more.
- Revised its FHA Title I Manufactured Home Loan Program [loan limits](#), including revisions to bring the program's loan limits in alignment with current market costs, and establishing a methodology to calculate the limits on an annual basis so that they keep pace with home price changes over time.
- Consolidated and updated its FHA Single Family Title I Manufactured Home Loan Program [requirements](#) into a single section of the *Single Family Housing Policy Handbook* – the first consolidation in almost 40 years – with updates that removed

financing barriers and expanded access to credit for borrowers seeking Title I loan financing for manufactured homes, including those titled as personal property.

- Updated its FHA Single Family appraisal requirements for the valuation of manufactured homes certified under Fannie Mae's MH Advantage™ and Freddie Mac's CHOICEHome® programs, also known as CrossMod homes. This change will improve the valuation of these homes for borrowers seeking FHA-insured mortgages.
- Launched a new [Manufactured Home Community](#) FHA Multifamily loan product, which provides an FHA-insured financing option for the purchase, refinance, and revitalization of manufactured home communities by certain mission-focused entities such as resident-owned manufactured home communities, cooperatives, non-profit entities and consortia, state and local governments, community development financing institutions, and Indian Tribes.