**May 21, 2024, Washington Post Opinion Piece:**

**Want Affordable housing?  Take the chassis off manufactured houses. And don’t call them mobile homes**

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With the median selling price of U.S. homes at [nearly $400,000](https://www.nar.realtor/research-and-statistics), the rising cost of housing is a top concern of many Americans. One reason homes both new and resold are so expensive is that almost all of them have been built the traditional way — on-site, and by construction workers.

Things were different in the quarter-century after World War II, when progress in manufacturing allowed homes to be built from start to finish within a factory and delivered to the buyer’s site. Often called “mobile homes,” they offered middle- and lower-income families an affordable housing alternative. By the early 1970s, roughly 1 in 3 U.S. single-family homes produced were manufactured, and in 14 states at least half the homes were manufactured.

But passage of the 1974 [National Manufactured Housing Construction and Safety Standards Act](https://uscode.house.gov/view.xhtml?path=/prelim@title42/chapter70&edition=prelim" \t "_blank) ushered in a long decline in the industry. Fifty years later, we find that manufactured homes account for[only about 9 percent](https://www.census.gov/programs-surveys/mhs/data/annual-data.html) of new single-family home production. Amending the law — by eliminating five crucial words — would provide an important first step in bringing back this once-popular housing alternative.

Those words are “**built on a permanent chassis**” — the phrase that requires manufactured houses to be affixed to a bulky traveling base even after they become somebody’s home. Previously, the houses were usually mounted on a wheeled chassis for transport, but once on-site, both the wheels and the chassis could come off; most families chose to do that and fix their homes onto a permanent foundation, often including a basement.

Housing officials justified the permanent chassis requirement by saying it made the homes safer — but it has done the opposite. The permanent chassis regulation is intended to increase the structural stability of the home and reduce the likelihood of high winds turning the home over or damaging the home. Forced to leave the base on their houses, most buyers “tie them down,” fastening the chassis to anchors buried in the ground. Homes on chassis have proved to be susceptible to severe weather risks such as tornadoes, as they are much more easily ripped off a chassis than off a permanent foundation. Analyzing U.S. tornado deaths from 1996 to 2023, the Associated Press found that [53 percent](https://apnews.com/article/tornado-mobile-home-death-crushed-b3a0e41ffd83a2681a92b8e4dad0ef06) of people who died at home — 815 people — were in manufactured houses.

Homes on chassis are also far less aesthetically pleasing — and they conjure up long-standing prejudice against “mobile homes” in “trailer parks.” Some homeowners have put skirts around the base of the house to hide the chassis, but that doesn’t do much to override the prejudice. And trying to bury the chassis in a deep foundation or basement is expensive — thwarting the basic goal of providing a cheaper home.

These factors led to significantly lower demand (and production levels) for manufactured homes, and reduced sales led to higher prices. Even so, manufactured homes are still significantly less expensive than traditionally built homes — 52 percent less per square foot.

If Congress removed the permanent chassis requirement, manufactured homes would be safer, and they would be much more acceptable in traditional neighborhoods. Today, they come in sizes ranging from 600 square feet to more than 3,000 square feet, and in a variety of designs and finishes.

Amending the law would also facilitate the financing of manufactured homes. Private mortgages are largely unavailable for manufactured homes because, in principle, they can be moved. This leads them to be typically financed as personal property, like cars, with higher interest rates than mortgages. In 2021, 77 percent of manufactured homes were titled as personal property rather than real estate.

Using the Census Bureau’s cost data for building manufactured homes and site-built homes, we calculate that purchasing an average-size new home of 2,559 square feet as a manufactured home, rather than as one built on-site, would save consumers about $175,000. This is nothing short of a game changer for home affordability.

Last year, Rep. John Rose (R-Tenn.) submitted House Resolution 5198, which would eliminate the permanent chassis requirement by striking the words “built on a permanent chassis” from the definition of a manufactured home.

Congress should pass that bill. It could transform the dream of homeownership for millions of Americans into reality.