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<https://www.linkedin.com/pulse/housing-affordability-supply-what-current-legislation-bill-boor-voojc/>

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Housing Affordability and Supply: What Current Legislation Signals



Bill Boor

President and CEO at Cavco Industries, Inc.

April 30, 2026

The conversation around housing affordability is increasingly centered on one core issue: supply.

At a high level, both the Senate and House bills passed recently represent a meaningful step forward, with both parties clearly recognizing that the affordability crisis is a supply problem and that's reflected in the legislation.

Just as important, based on the prominence of Manufactured Homes (MH) in the bills, it is clear that Manufactured Housing is understood better than ever as a solution to that problem.

This signals a broader shift, not just in policy, but in how housing solutions are evaluated at a national level.

From Constraint to Opportunity: Modernizing the Definition of a Home

One of the most meaningful updates in the legislation is the removal of the permanent chassis requirement.

Requiring a permanent chassis is a relic in the definition of a Manufactured Home from decades ago when these homes were moved from location to location, which rarely happens today.

By permitting removable chassis, the bills are enabling the industry to build innovative home designs that are well-suited to suburban and urban areas, including the ability to set homes closer to grade on foundations and build multi-story homes. Density and aesthetic consistency with other homes in the area are important in urban settings, and the removable chassis helps drive the industry to continue making homes that are increasingly indistinguishable from site-built homes, but at a much lower cost.

Even as the industry evolves, flexibility remains. While we'll still make permanent chassis homes, the ability to also make removable chassis homes will continue to break down zoning barriers and increase the supply of lower cost, high-quality homes.

Zoning: The Barrier Everyone Acknowledges

Zoning continues to be one of the most significant barriers to increasing housing supply.

The legislation takes a pragmatic approach, with provisions that essentially encourage local municipalities to reduce zoning barriers to Manufactured Housing by prioritizing federal funding programs for areas that increase housing supply, even if it's a bit more of a carrot than a stick and the final zoning decisions still remain largely local.

Although it could be faster, we are making progress in this area. A lot is being done in certain states as well, and we hope it's a continuing focus area for Congress even beyond this legislation.

Bottom line – zoning restrictions are based on outdated views of our products, and smart municipalities are going to benefit from putting MH on a level playing field with other forms of construction.

The removal of the chassis requirement lets the industry innovate products to address supply, and the efforts to remove zoning restrictions let us place them where they are needed.

Financing: Unlocking Access to Homeownership

Supply must be paired with access, and financing is a critical piece of that equation.

As outlined in the bills, most of the financing provisions are focused on 'modernization' of federal lending programs. For example, loan value limits on FHA Title I (home-only) programs haven't been increased in many years, resulting in them becoming obsolete given the rising cost of homes. The direction is to make these programs viable again, which

lowers the monthly cost to homebuyers, often making the difference between qualifying or not qualifying for their purchase.

Much more needs to be done in this regard, particularly when it comes to broader financing access.

For example, the president's recent executive order pushing Fannie and Freddie to purchase home-only (chattel) loans is long-overdue and would be one of the most impactful changes to lower the cost of borrowing and enable many more families to buy quality Manufactured Homes.

The Opportunity Ahead

The broader housing market continues to face structural constraints, from rising costs to limited supply.

Against that backdrop, Manufactured Housing has a generally estimated 30% cost advantage over site-built methods, and with the increased cost of inputs (materials and labor) and regulatory burdens driving the under-supply of housing, offsite-built homes are solely capable of hitting price points for first time buyers.

This is why the bills are pointed at supply and at improving offsite-built housing's access to the areas that need our solutions so badly. A pathway is being created that will enable us to get more families into high quality, energy efficient homes as zoning barriers are reduced, innovation is enabled, and the buyers' borrowing costs are brought down through market measures like the creation of a secondary market for chattel loans.

How Cavco Has Been Preparing

At [Cavco Industries, Inc.](#), preparation for this shift has been deliberate and ongoing.

Despite the recent slower market, Cavco has continued to invest heavily in retooling existing plants to increase our capacity to build homes and to change our production processes for the opportunity to innovate with removable chassis homes.

At the same time, we have focused on simplifying the customer journey. We have unified our branding under the Cavco name to expand recognition in the marketplace and segmented our extensive product offering into six defined home lines to make it easier for homebuyers to identify and purchase the right home for their needs and budget.

All of this is grounded in a clear focus on the massive US Housing deficit and how we can supply more quality homes to deserving families.

The Path Forward

This legislation represents progress, but more importantly, **momentum**.

Across the industry, **Cavco and our peers in the offsite-built home industry have been eyeing these opportunities and waiting for the chance to bring our solutions forward**, centered on getting more families into high quality, energy efficient homes as zoning barriers are reduced, innovation is enabled and the buyers' borrowing costs are brought down.

At its core, the bills are pointed at supply and at improving our access to the areas that need our solutions so badly, and we're excited to get to help more families own their own home.

The opportunity ahead is clear, and **while much more work is ahead, the pending legislation marks a significant step forward**.



--- Screen captures of Boor's post follow that document the accuracy of the text above. ---



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William C. Boor
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