



# HOUSING ALERT

June 17, 2026

## Congress Reaches Agreement on Landmark Housing Package, Advancing Manufactured Housing Priorities

The Manufactured Housing Institute commends Congress for reaching agreement on bipartisan housing legislation to address the nation's housing supply challenges and appreciates the leadership of President Trump, Senate Banking Committee Chairman Scott and Ranking Member Warren, House Financial Services Committee Chairman Hill and Ranking Member Waters in elevating housing supply as a national priority. We are especially encouraged by the strong bipartisan, bicameral recognition of the critical role manufactured housing has in expanding homeownership opportunities for American families.

The inclusion of a dedicated title - Title III: Manufactured Housing for America - underscores the growing recognition of manufactured housing as an essential segment of the nation's housing market and as a proven source of attainable, unsubsidized homeownership. This legislation reflects meaningful progress in aligning federal policy with the realities of the housing market and the need to deliver high-quality, affordable homes at scale to help improve affordability nationally.

We particularly appreciate several key provisions that will strengthen manufactured housing's ability to contribute to housing supply. Section 301, the Housing Supply Expansion Act, removes the outdated requirement that manufactured homes be built on a permanent chassis, unlocking new opportunities for innovation and design while maintaining the efficiencies that make manufactured housing affordable. The bill also

reaffirms HUD’s primary and final regulatory authority over manufactured housing when it comes to energy efficiency standards, providing critical clarity that will help eliminate regulatory inconsistency and support the industry’s ability to deliver homes efficiently and at scale. In addition, provisions that address zoning barriers to placing manufactured homes, expand access to small-dollar loans, and strengthen FHA Title I financing represent important steps toward improving access to homeownership for low- and moderate-income families.

MHI also supports efforts to preserve manufactured housing communities and appreciates the inclusion of a provision intended to advance that goal. Preserving manufactured housing communities is essential to maintaining one of the nation’s most important sources of affordable housing. As the legislation is implemented, it will be important that program rules are structured to ensure that funding is allocated in a manner that is neutral across community ownership models, tied to clear preservation outcomes, and focused on long-term community stability. Further, program rules should clarify that an “eligible manufactured housing community” qualifying on the basis that it is resident-owned must provide residents with a direct and beneficial ownership interest in the land—not merely membership or occupancy rights.

MHI encourages Congress to move swiftly to finalize and enact this legislation. We look forward to supporting implementation and continuing to work with Congress and the Administration to further advance policies that increase housing supply, strengthen community preservation, and expand manufactured housing to meet the nation’s needs for an attainable path to the American Dream of homeownership.

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