

Support House Bill 160

What is House Bill 160?

HB160 amends KRS 100.348 to prevent local governments from enforcing zoning regulations that discriminate against manufactured homes, because of an outdated stigma. This will ensure they are treated equally to single-family site-built homes in local zoning ordinances as long as they meet the same cosmetic standards enforced on site-built.

Why is HB/160 Important?

Provides Key Solution To Kentucky's 200,000+ Home Deficit: According to a recent study by the Kentucky Housing Corporation, Kentucky is short over 200,000 homes. The traditional method of site-building will not be able to close the gap alone.

Promotes Attainable Housing: Manufactured homes offer attainable housing options but discriminating ordinances, based on outdated perceptions, limit access.

Economic Growth: Assists in addressing urgent housing needs and provides options, across all income levels, for working class families looking to make a home in Kentucky.

What Do Local Leaders Say?

"I think they (local officials) will be more accepting. When you see a home that is built this well and the quality of the home and that the lending agencies are willing to make long term loans on these homes exactly the same as they would a site-built home - using the same comps and the same standards. We can't site-build our way out of this (housing) problem."
- Mike Hughes, 2024 Kentucky League of Cities President (WKYT)

This Legislation Does Not:

Allow for Unsightly "Mobile Homes or Trailers": By definition, only qualified manufactured homes built after July 15, 2002, would be permitted. "Single-Wides" would not be permitted as there is a 20-foot width requirement. Moreover, local municipalities will still be able to enforce other cosmetic requirements to ensure that manufactured homes match the cosmetic standards of surrounding homes such as roof pitch, exterior facade, and foundation material.

Allow Substandard Housing: Manufactured homes must meet all federal HUD construction and installation codes, just like site-built homes must meet local building code. All new manufactured homes are built in controlled environments with very strict oversight, ensuring consistency, safety, and durability. They are inspected multiple times by state DHBC code officials.

Permit Zoning Chaos: HB160 simply ensures that manufactured homes are treated the same as site-built homes in zoning regulations.

Cause Home Values to Drop: According to a 2018 FHFA study, manufactured homes appreciate at the same rate as that of site-built homes.

Override HOA, Deed, or Historical Preservation Restrictions: HOA restrictions, deed restrictions, or historical preservation restrictions would not be affected.

Force Manufactured Homes into Every New Neighborhood: HB160 only prevents unfair discrimination in zoning laws, not private development or subdivision rules.



KRS 100.348 Changes Summary

Legislative Intent & Purpose

- Focuses on affordable housing
- Recognizes today's modern manufactured housing as a safe and quality housing option
- Protects against exclusionary zoning

Qualified Manufactured Home Definition Changes

- Removes land-lease community exemption
- Gives size exceptions for smaller lots
- Maintains basic cosmetic criteria

Foundation Requirements

- Expands foundation types to mimic existing federal and state regulation
- Removes concrete-only rule
- Protects and reinforces manufacturer's specifications

New Local Government Restrictions

- Prohibits exclusionary zoning and discrimination
- Gives local government authority to regulate cosmetic standards of manufactured homes to match site-built

Compatibility Standards Reform

- Eliminates outdated property value comparison
- Equal treatment with site-built homes, if cosmetic standards are met
- Simplifies standards

Small Lot Accommodation

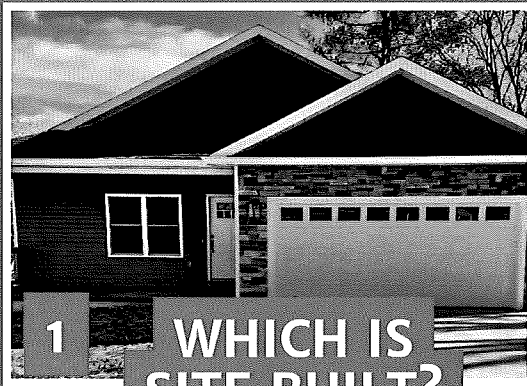
- Creates exceptions for smaller/narrow lots by creating strict requirements for homes under 20' wide

Enforcement

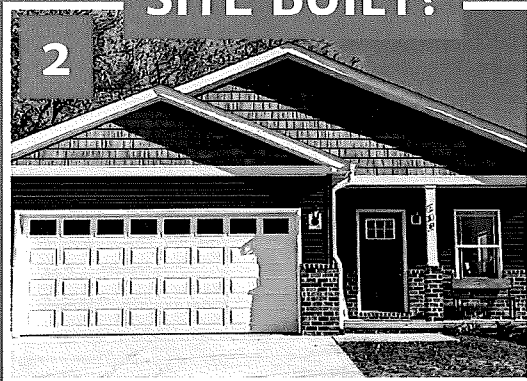
- Conflicting existing or future prohibition and regulations become void and unenforceable

Take Action Today

By supporting HB 160, you are standing up for housing fairness and affordability across our state. This bill ensures that **manufactured homes are treated the same as site-built homes** in zoning regulations, preventing unnecessary restrictions that make it harder for families to find quality, affordable housing while still preserving the cosmetic desires of the community.



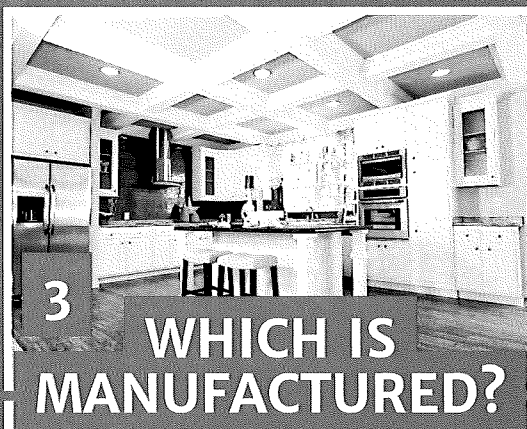
1 WHICH IS SITE BUILT?



2

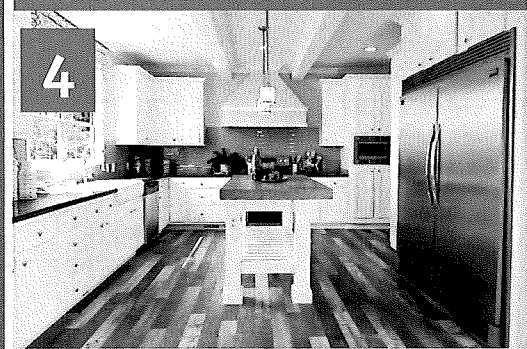


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WHICH IS MANUFACTURED?



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Images 1 & 4 are Site Built | Images 2 & 3 are Manufactured

MYTHS & FACT

MYTH

MANUFACTURED HOMES ARE BUILT WITH INFERIOR MATERIALS AND CONSTRUCTION QUALITY IS POOR.

FACT

Today's manufactured homes are built with the same materials as site-built homes, but in a controlled factory environment where quality of construction is invariably superior to what can be built in the "field".

MYTH

MANUFACTURED HOMES DON'T APPRECIATE IN VALUE.

FACT

A 2018 Federal Housing Finance Agency published a study showing that Manufactured homes appreciate at the same rate as site-built homes.

MYTH

MANUFACTURED HOMES ARE DIFFICULT TO FINANCE.

FACT

Just like with site-built homes, you have plenty of financing options when buying a manufactured home. Most lenders offer fixed and variable rate loans. You can finance your home as personal property, on leased land, or on a private site. A growing trend is to finance both the home and land together as real property through traditional mortgages.

MYTH

MANUFACTURED HOMES LACK "CURB APPEAL" AND ARE UNWANTED ADDITIONS TO NEIGHBORHOODS.

FACT

Over the past decade, the industry has evolved quickly, offering a wide range of exterior cosmetic options. Many federal lending institutions now require **ONLY** site-built comparable for appraisals, highlighting this progress.

MYTH

MANUFACTURED HOMES ARE NOT SAFE.

FACT

All new homes undergo multiple third-party factory inspections and are inspected twice by Kentucky's Department of Housing Building & Construction inspectors in the field. A 2022 census.gov study found that after 10 years, manufactured homes and site-built homes perform equally well.

MYTH

THE UTILITY BILLS ARE TOO HIGH.

FACT

90% of new Manufactured Homes meet Energy star certifications. The remaining 10% would still be on par with the requirements of site-built homes. 70% of New manufactured homes placed in Kentucky meet Department of Energy's standards.

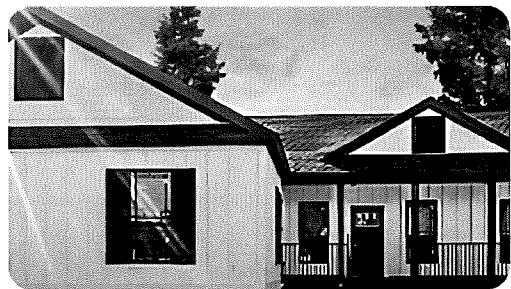
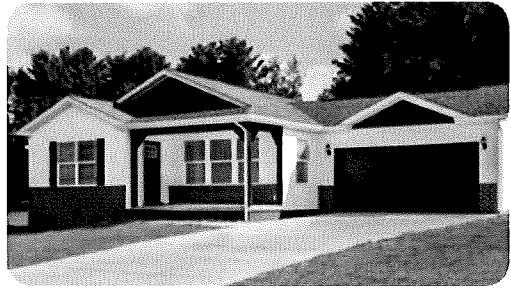
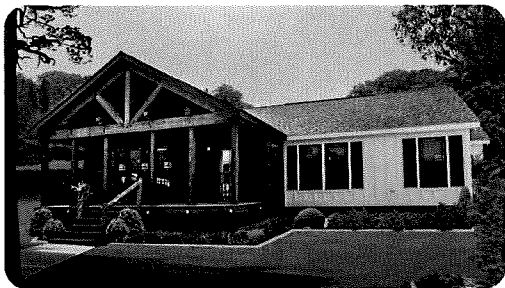
MYTH

MANUFACTURED HOMES CAN'T WITHSTAND SEVERE WEATHER.

FACT

A 2014 study proved that properly installed manufactured homes are as safe as site-built homes during a storm, and in some cases, perform even better.

FACTORY-BUILT HOUSING: THE SOLUTION TO THE AFFORDABLE HOUSING CRISIS



**Have Question?
Reach Out**



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INSTITUTE**



- ✓ **Encourages Innovation**
Supports modern designs & energy-efficient construction
- ✓ **Expands Housing Choices**
Removes barriers to safe, quality manufactured housing
- ✓ **Enables Local Control**
Ensures local cosmetic criteria and regulations for uniformity with neighboring homes

**Pilot Project in
Versailles, Kentucky**



It's Not a Product - It's a Process