



# Today's Manufactured Housing

Manufactured Housing: Not a Product – A Process

Why are we  
here?



# Kentucky Housing Corp. – Housing Supply Gap

2024

**206,207**

**New Homes**

**101,569**

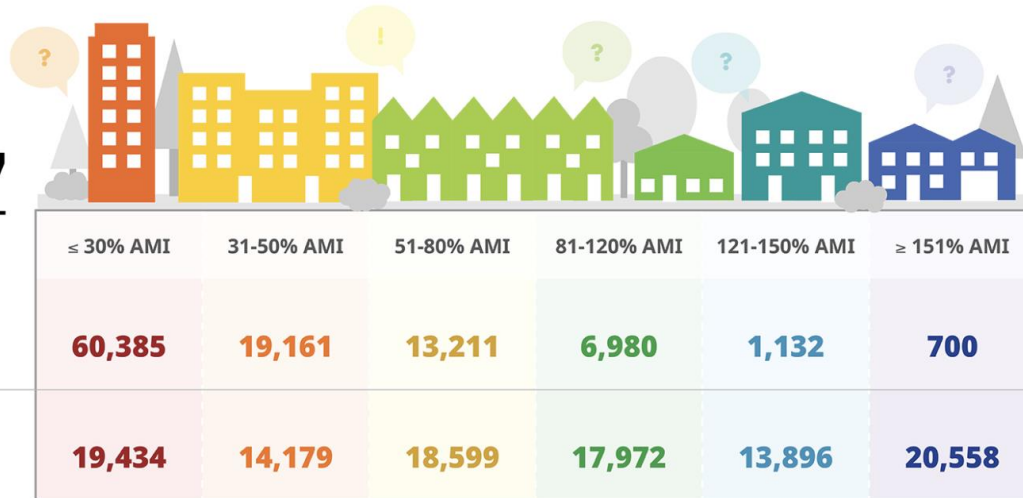


Rental

**104,638**



For-Sale



Current Housing Needs (2024) Broken Down By Area Median Income (AMI) Groups



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INSTITUTE

# Kentucky Housing Corp. – Housing Supply Gap

2029

80,913 (39%)  
increase over current  
housing gap.

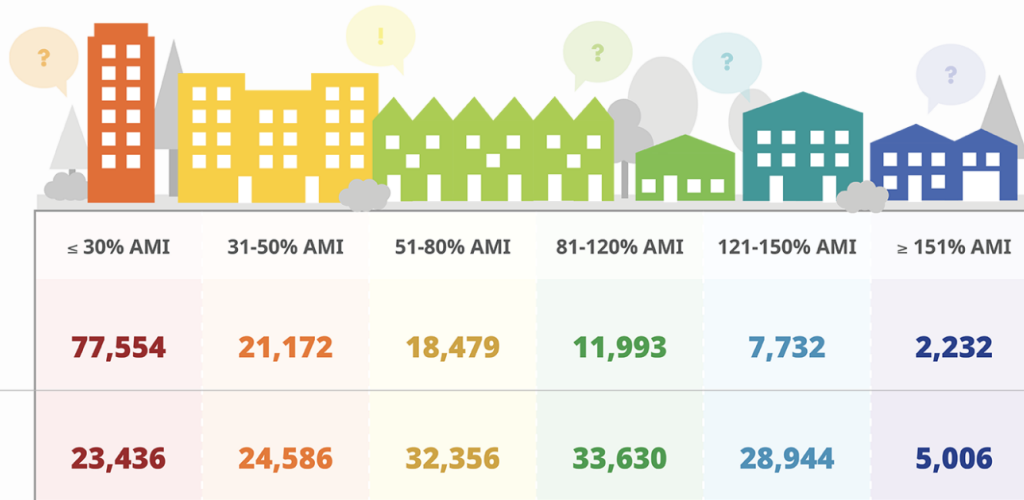
**287,120**  
**New Homes**

**139,162**

  
Rental

**147,958**

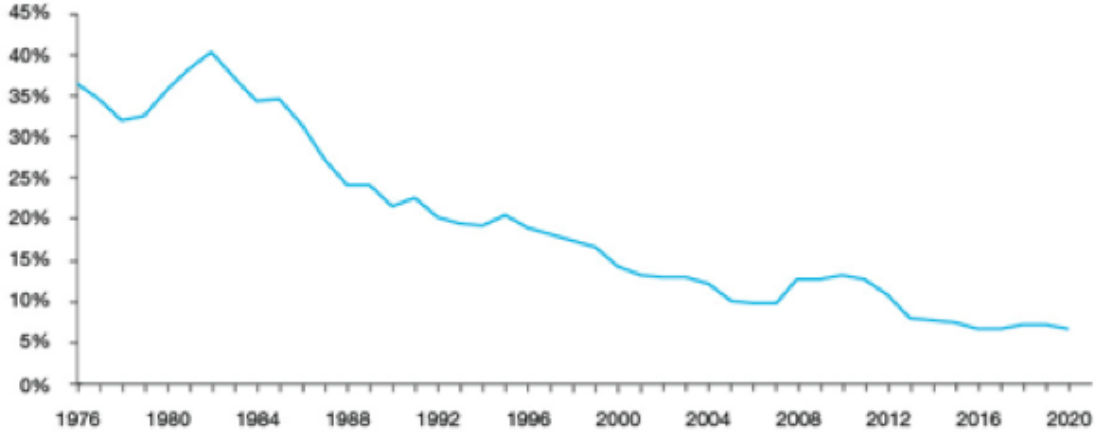
  
For-Sale



Future Housing Needs (2029) Broken Down By Area Median Income (AMI) Groups

# An Affordable Housing Crisis

Percentage of New Homes  
with Less than 1,400 Square Feet

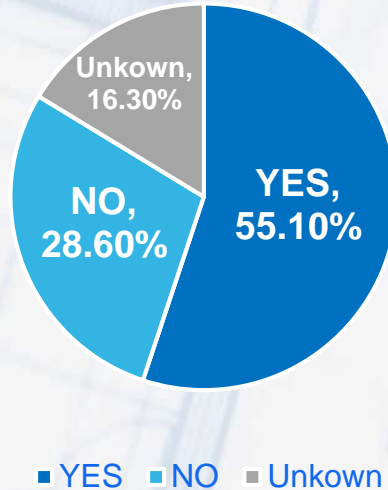


Source: U.S. Census Bureau.



# An Affordable Housing Crisis

Have local housing issues adversely impacted your business in the past couple years?



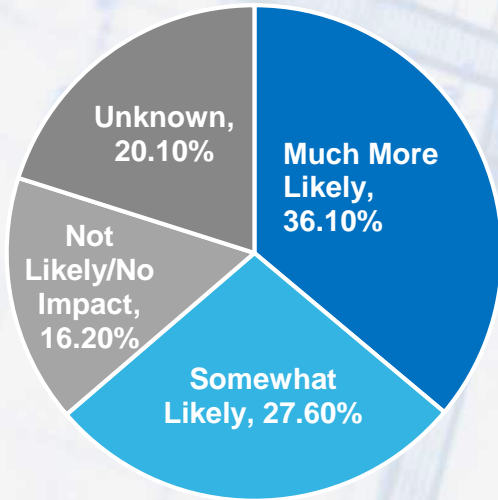
## Bowen National Research

Over one-half (55.1%) of the 456 Kentucky employers surveyed in July, stated that local **housing issues adversely impact their business**



# An Affordable Housing Crisis

Likelihood of Adding Employees  
with Adequate Housing Available?



**Nearly two-thirds (63.8%)** of employers indicated that they would be **Much More Likely** or **Somewhat Likely** to add more employees if **local housing issues are resolved.**



# What is manufactured housing?





# TERMS THAT MATTER

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# Terms That Matter



## MOBILE HOME

A residential structure manufactured prior to the enactment of the Federal Manufactured Housing and Construction Standards, also known as the HUD Code, on June 15, 1976. Mobile homes are no longer being constructed.



## MANUFACTURED HOME

Single-family residential dwelling built in compliance with the Federal Manufactured Housing and Construction Standards, as amended, also known as the HUD Code, after June 15, 1976. Built in multi- or single-section units and verified by an independent third-party inspector.



## MODULAR HOME

Homes built to the state Code where the home will be located. Sectional units are built in a production facility, transported to the site and assembled

# Terms that Matter

## KRS 100.348

**"Qualified manufactured home"** means a manufactured home that meets all of the following criteria:

1. Is manufactured on or after July 15, 2002;
2. Is affixed to a permanent foundation and is connected to the appropriate facilities and is installed in compliance with KRS 227.570;
3. Has a width of at least twenty (20) feet at its smallest width measurement or is two (2) stories in height and oriented on the lot or parcel so that its main entrance door faces the street;
4. Has a minimum total living area of nine hundred (900) square feet; and



# Common Concerns

- “Manufactured Homes Are Not Safe”
- “Manufactured Homes Will Depreciate in Value”
- “Manufactured Homes Do Not Last”
- “These Homes Are Not Really Affordable”
- “I Don’t Want a Bunch of Double-Wides in My Neighborhood!”







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**MYTH:**

**MANUFACTURED  
HOMES  
AREN'T SAFE**



# “Manufactured Homes Aren’t Safe”

815 KAR 25:090 Section 1.

2. The permanent foundation shall be installed

A. In accordance with the manufacturer’s installation instructions.

B. In accordance with the following methods and materials designed to protect from the effects of frost heave:

1. With conventional footings below frost line depth;
2. As a monolithic slab system in accordance with accepted engineering practices and approved by the manufacturer and its associated DAPIA



# “Manufactured Homes Aren’t Safe”

## 815 KAR 25:090 Section 3. Inspections of New Manufactured Home Installations

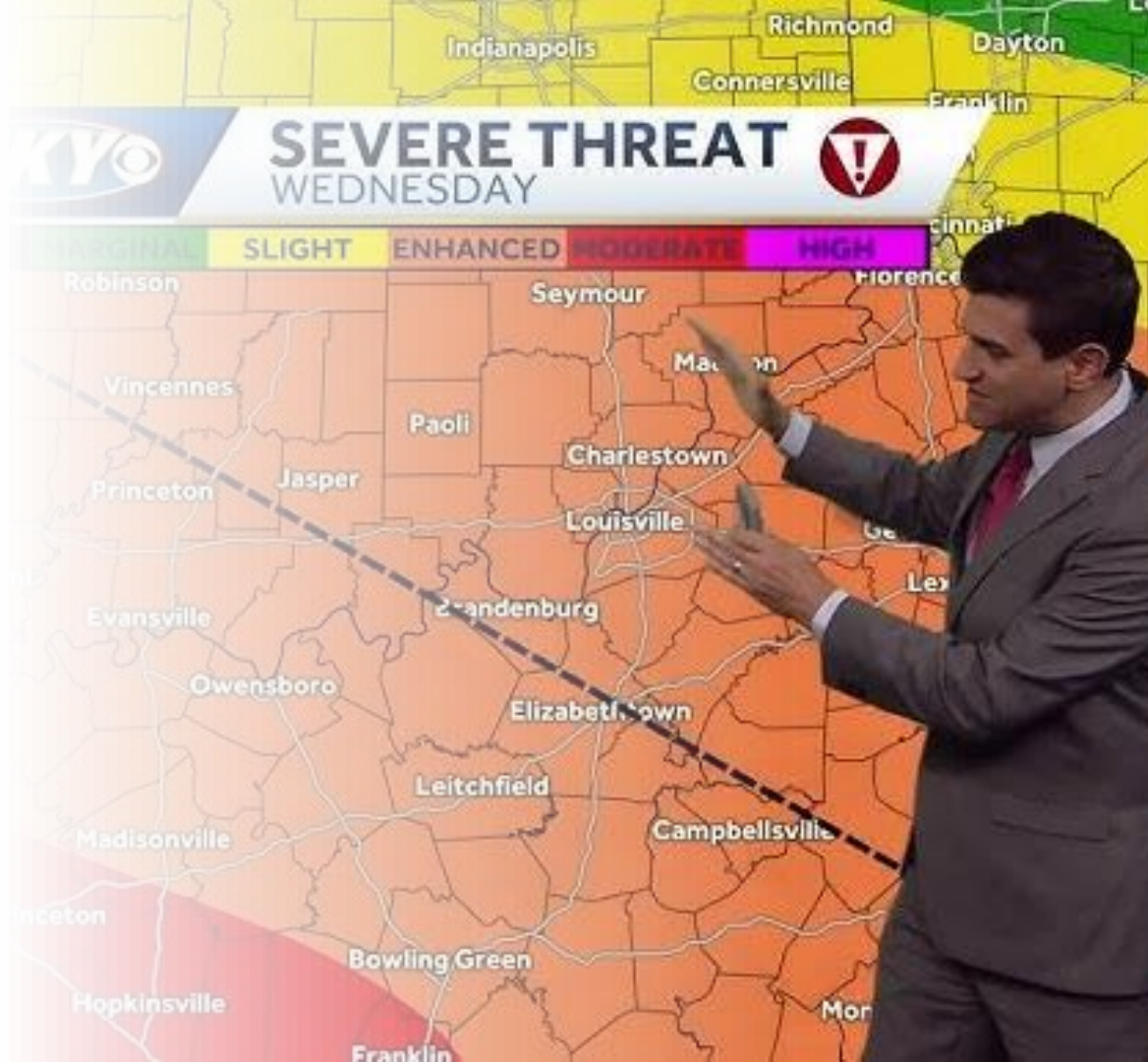
### 1. Site and footer inspection

- C. The site and footer inspection *shall* be made by a state inspector.

## 815 KAR 25:090 Section 3. Inspections of New Manufactured Home Installations

### 2. Installation inspection

- C. The department (DHBC) shall inform the installer, purchaser, and if applicable, the retailer at least one (1) day prior to the intended inspection of the installation of a new manufactured home.





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**MYTH:**

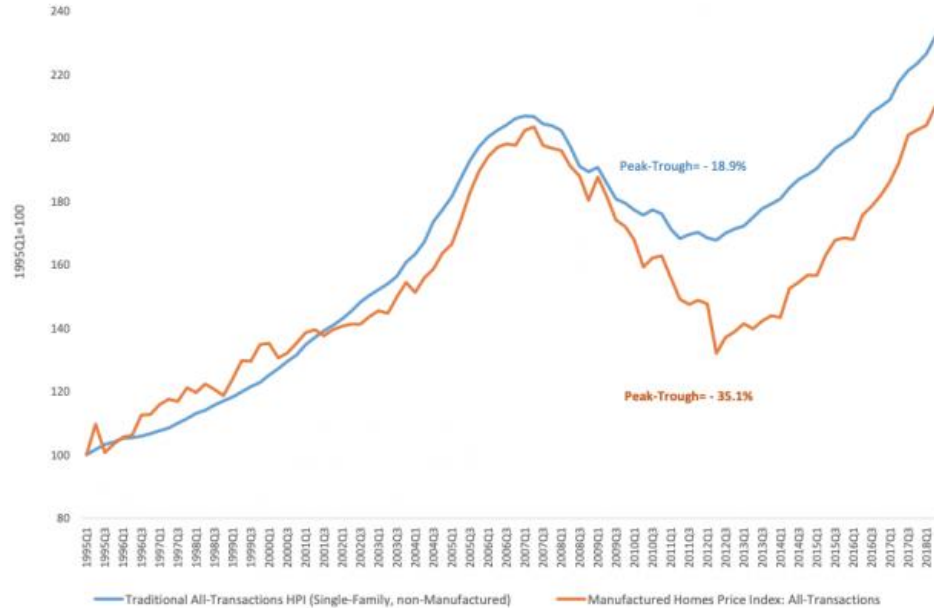
**MANUFACTURED  
HOMES  
DEPRECIATE**

# “Manufactured Homes Depreciate in Value”

A 2018 study conducted by the Federal Housing Finance Agency found this to be false for today’s manufactured homes.



Figure 2: Traditional All-Transactions HPI vs. Price Index for Manufactured Homes  
1995Q1-2018Q2



Source: FHFA





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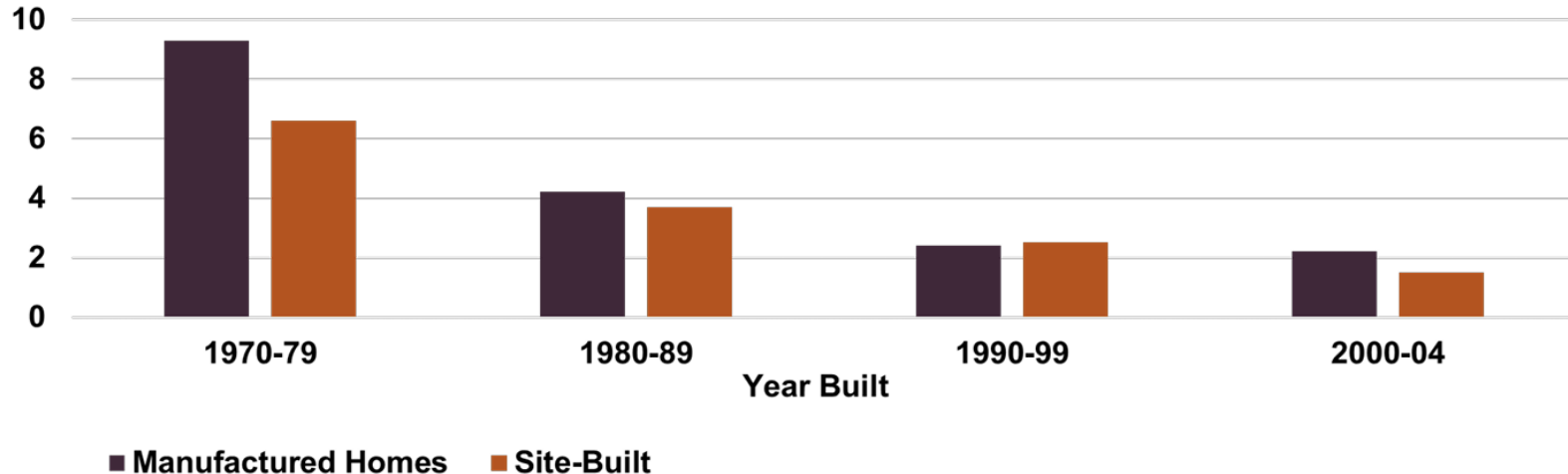
**MYTH:**

**MANUFACTURED  
HOMES  
DO NOT LAST**



# “Manufactured Homes Don’t Last”

Share of Housing Deemed Inadequate in Decade After Construction (Percent)



Note: Inadequate housing is defined as having either one major deficiency or several minor deficiencies. For more information, see <https://www.census.gov/programs-surveys/ahs/research/publications/HousingAdequacy.html>. Inadequacy assessed one decade after end date of year-built range.

Source: American Housing Survey, various years, as reported in Kaul and Pang (2022).



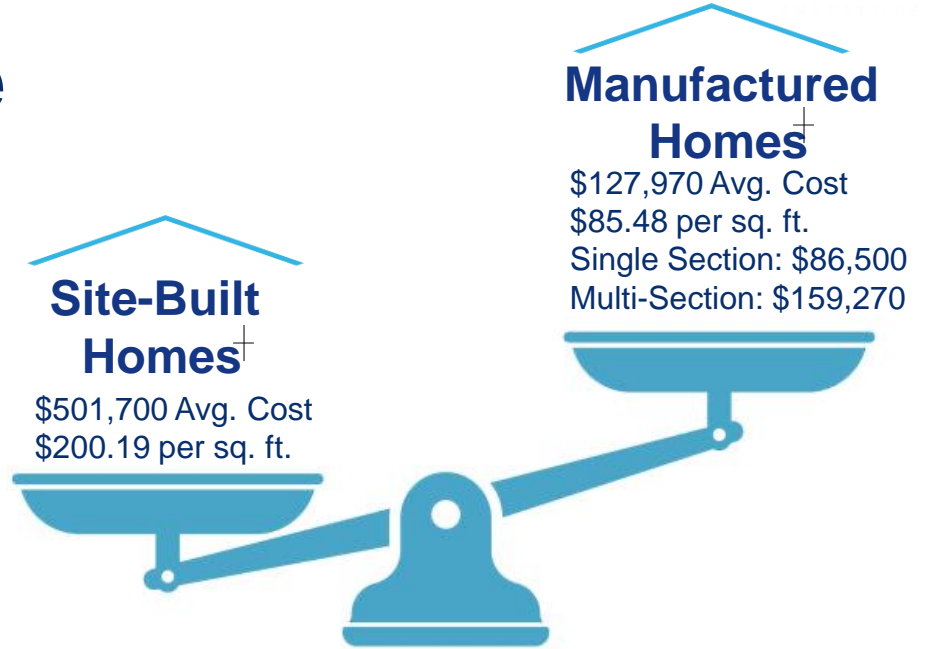
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**MYTH:**

**THESE  
HOMES  
ARE NOT AFFORDABLE**

# How Can It Be More Affordable?

- Buying Power
- Supply Chain
- Efficiency
  - Labor
  - Speed
- Little to no waste





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**I DON'T WANT  
A BUNCH OF  
DOUBLE-WIDES!**









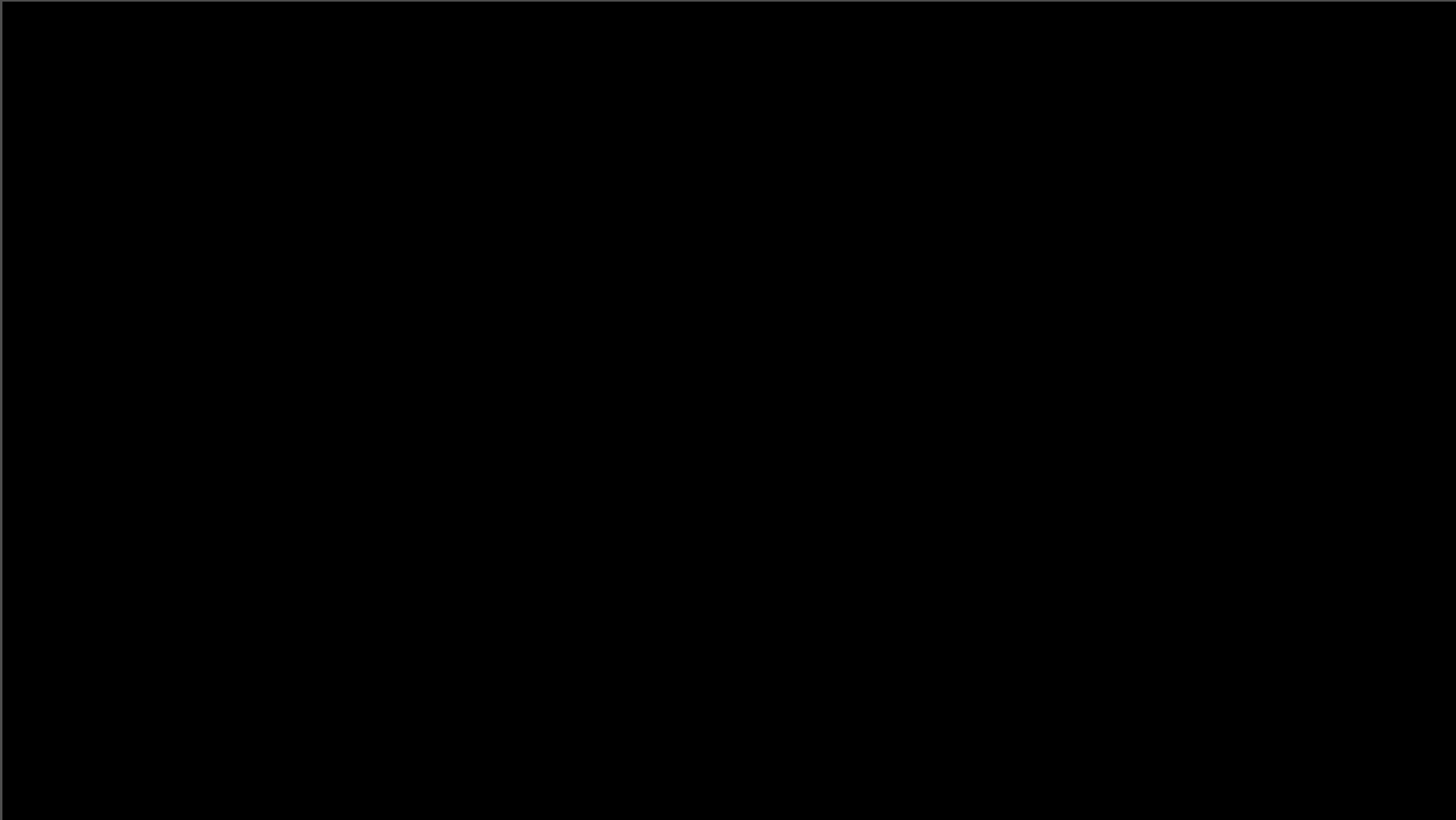
















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# FACTORY-BUILT HOUSING IN PRACTICE





## Success in Indiana House Enrolled Act 1320

Local units of government may not preclude manufactured homes on private property if the home meets certain standards for roofing, siding, roof pitch, and other items included in the law. The bill became law on July 1, 2024.





## City of Versailles Pilot Project

Placing the KLC Home to show residents that factory-built housing can be a viable solution.





**Les Stapleton**  
Mayor  
Prestonsburg

”Take it from someone who used to build houses. It’s as solid as you’ll find... I was really impressed with the house.”





## Richard Tonini

Mayor  
St. Matthews

"You really don't know that it's a manufactured home.  
It's not a 'mobile home' you know, like you think of."



## Bonnie Jung

Mayor  
Douglass Hills

”I want to put a development of all of these in Douglass Hills. I think that would be so cool. Then I wouldn’t have to worry about buildings, apartments, that kind of thing. Everybody has true home ownership.”



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## **Mike Hughes**

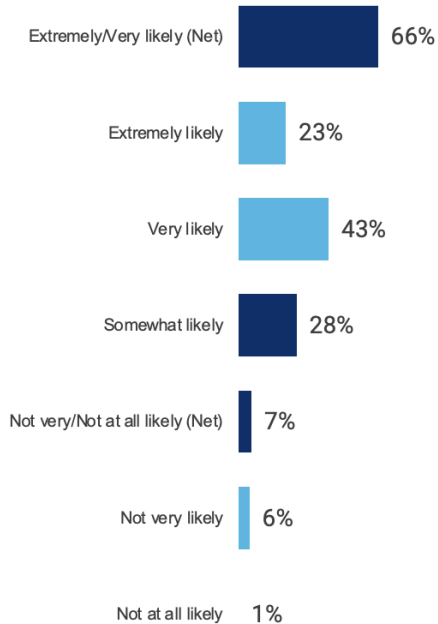
2024 KLC President  
Mayor  
Auburn  
(WKYT Interview)

”I think that (cities) will be more accepting, when you see a home that is built this well and the quality of the home... we can’t site-build our way out of this problem.”

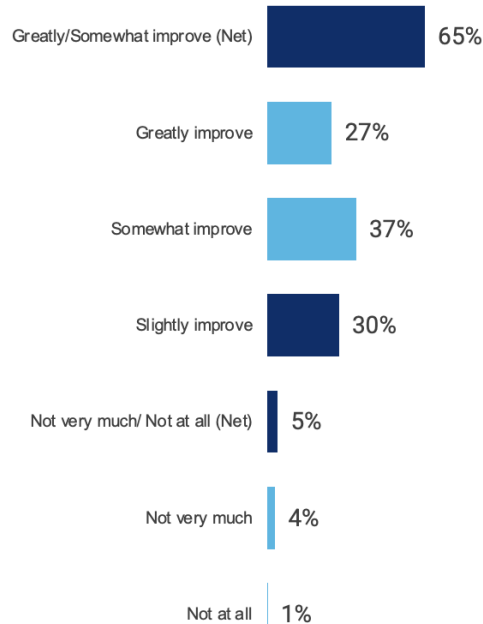


# Importance of Zoning & Legislation

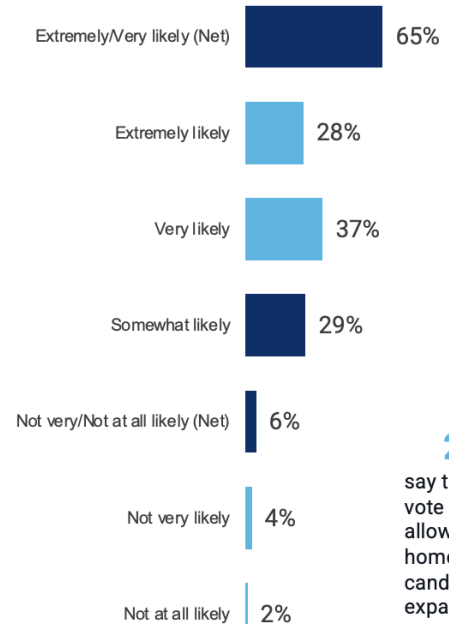
## Likelihood to Vote for Land Use Housing



## Degree to Which Manufactured Homes Would Improve Viable Housing Options



## Likelihood to Vote for Candidate Campaigning on Expanded Housing Options



**2 out of 3**

say they are likely to vote for land use that allows for manufactured homes and political candidates that support expanded housing options

Base: Total (n=402)

Q22. When considering a manufactured home, have you experienced, or do you feel that there would be challenges due to zoning?

Q23. How likely are you to vote for land use for housing that allows for new, manufactured homes in your city/town?

Q24. To what degree would the option of manufactured homes in your city/town improve your viable housing options?

Q25. How likely would you be to vote for a political candidate (e.g., council member, planning and zoning commissioner, magistrate, mayor, etc.) that was campaigning on expanded housing options for the area in which you wish to live?



# HB 160 MISCONCEPTIONS

# HB160 - Misconceptions

- Strips all local control
- Will open the door for “double-wides”
- Can place a single wide in a “nice neighborhood”
- Override existing “mobile home” ordinances, HOA’s, Historical Districts, Developer Restrictions, or Deed Restrictions



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# Questions?

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