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# Manufactured Housing: Increasing Access and Preserving Affordability

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10:00 AM

**Opening Remarks**

**Panel 1: Addressing Financial Barriers to Manufactured Homeownership**

**Break**

11:30 AM

**Panel 2: Responding to Threats to the Continued Affordability and Livability of Manufactured Homeownership**

12:30 PM

**Lunch Keynote**

1:15 PM

**Panel 3: Perspectives from Manufactured Homeowners**

1:55 PM

**Closing Remarks**

2:00 PM

**Adjourn**

# Panel 1: Addressing Financial Barriers to Manufactured Homeownership

- **Moderator: Rachel Siegel**, Senior Officer, Housing Policy Initiative, The Pew Charitable Trusts
- **Todd Kopstein**, Chief Executive Officer, Cascade Financial Services
- **Dina Levy**, Senior Vice President of Homeownership and Community Development, New York State Homes and Community Renewal
- **Steve Saltzman**, President and CEO, New Hampshire Community Loan Fund
- **David Sanchez**, Senior Policy Advisor, Federal Housing Administration and U.S. Department of Housing and Urban Development

Rachel Siegel

Senior Officer, Housing Policy Initiative, The Pew  
Charitable Trusts

# Addressing Financial Barriers to Manufactured Home Ownership

Rachel Siegel, Senior Officer  
Housing Policy Initiative  
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## Manufactured Homes Have A Lot Of Promise But Financing Can Be Challenging

- **Federal housing standard:** Must be built to a national building code set by the U.S. Department of Housing and Urban Development (HUD) and updated periodically since 1976.
- **Fill housing supply shortage:** Lack of new, smaller, and more affordable starter homes. Manufactured housing can be high quality and energy efficient.
- **Access to safe and affordable financing** is a crucial component of whether a manufactured home will remain affordable, and the homeowner remain stably housed.



Photo source: <https://www.claytonhomes.com/homes/34FSN28483CH>

## Roadmap

- How land tenure and home titling impact access to financing
- Mortgage vs. personal property loans
- Challenges for lenders and borrowers
- Ways to improve access to safe and affordable financing



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# Land Ownership and Titling Dictate A Buyer's Ability To Get A Mortgage

## Real Estate:

### When a home and land are titled together

- Most states require **direct land ownership**.

## Personal Property:

### When a home and land are titled separately

- **Wide array of land scenarios:**
  - Paid leased land
  - Unpaid leased land (family or tribal land)
  - Indirectly owned land (resident owned communities)
  - Directly owned land

# Land Ownership and Titling Dictate Buyer's Ability To Get A Mortgage

## Mortgage loan

- Home and land both serve as collateral.
- **Details:**
  - Usually 30-year term with lower interest rates and strong foreclosure protections. However, they may have higher closing costs than home-only loans.
  - Often inaccessible due to titling restrictions and/or landownership scenarios.

## Personal property “home only” or “chattel” loan:

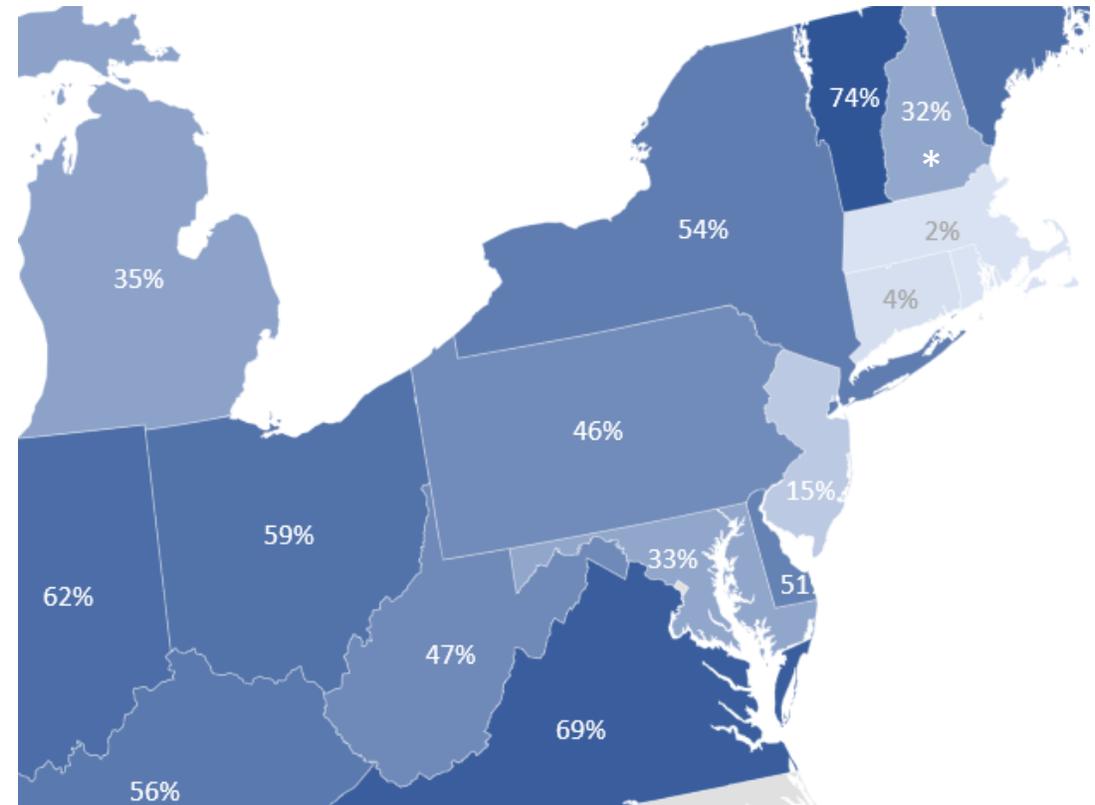
- Only the home serves as collateral.
- **Details:**
  - Shorter terms (usually 20-25 years) with higher interest rates and fewer consumer protections, especially in default.

## Mortgage Use Varies Widely By State Due To Zoning And Titling Laws

*Percentage of borrowers using a mortgage to purchase their manufactured home by state*

**Zoning restrictions:** Limit the ability to use manufactured housing, both in traditional neighborhoods and in manufactured home communities or parks.

**State titling laws:** Sometimes make it difficult for buyers to title a manufactured home as real estate, even when they own their land. This limits their ability to obtain a mortgage.

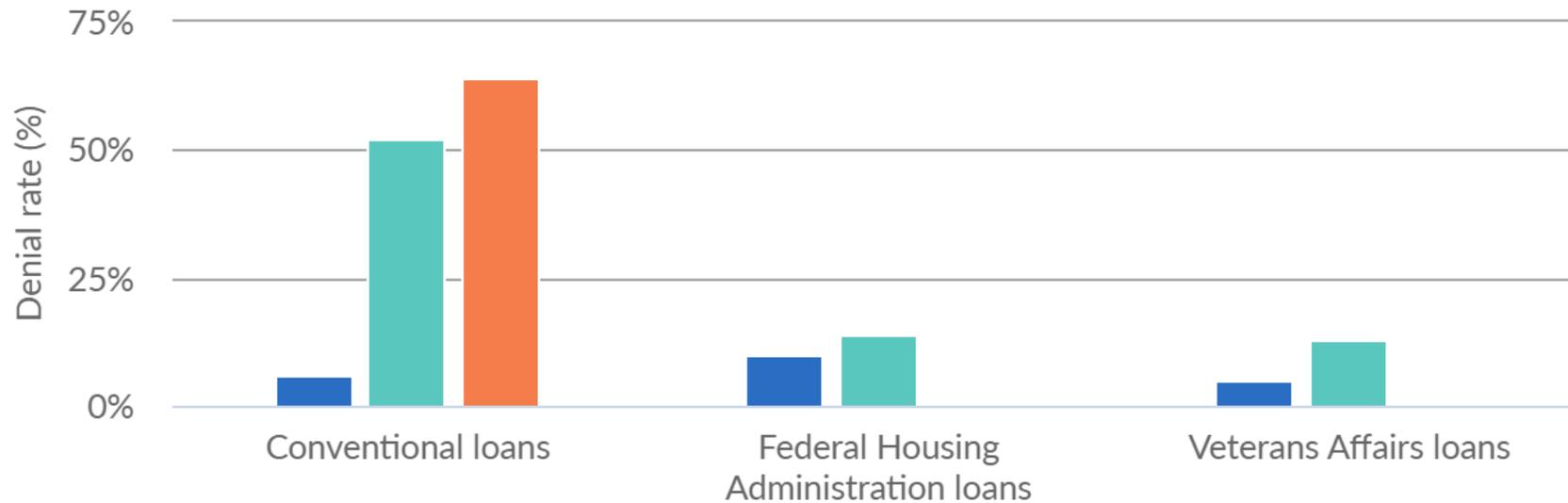


Map Source: Russell, J., et al. (2021). Manufactured Housing Finance: New Insights From the Home Mortgage Disclosure Act Data, Consumer Financial Protection Bureau.

\* In New Hampshire, all manufactured homes are titled as real estate, so all loans made are mortgages. Thus, 32% indicates the percentage of mortgages that include a lien on both home and land

# Lenders More Likely to Deny Loan Applications Without Government Insurance

## *Denial rates by housing type and federal backing*



- Site-built mortgage
- Manufactured home mortgage
- Manufactured housing personal property loan

Source: The Pew Charitable Trusts (2021). "Data Shows Lack of Manufactured Home Financing Shuts Out Many Prospective Buyers; Expansion of federal loan programs could boost access to this path to homeownership."

Notes: Pew's denial rate calculations use 2021 Home Mortgage Disclosure Act data and are restricted to completed loan applications for first-lien, closed-end forward loans used to purchase owner-occupied manufactured housing.

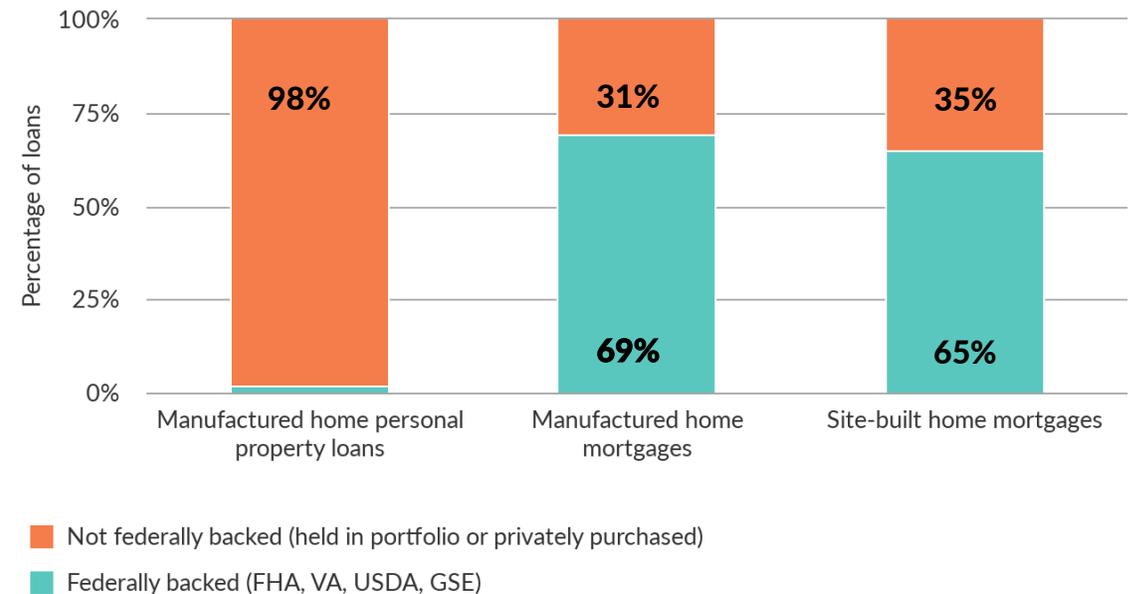
# Challenges In The Market For Personal Property Loans

**Uncompetitive market:** Just five lenders made 78% of personal property loans from 2018 to 2022. Most of these loans were held in the lender's portfolio.

**High barriers to entry for lenders:** A lack of functioning federal loan programs make it more challenging for lenders to enter the home-only market.

## Federal Programs Back Almost No Personal Property Loans but Support Most Mortgages

Share of originations from 2018 through 2022 for each loan type by status of federal support



Source: The Pew Charitable Trusts (2023). "Federal Agencies Can Improve Access to Credit for Manufactured Home Buyers; FHA, Ginnie Mae, and Freddie Mac are well positioned to expand loan programs for certain borrowers"

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## Key Takeaways

- **Mortgage financing is out of reach for many:** Though mortgage financing has the strongest consumer protections and lowest interest rates these loans aren't possible for the myriad manufactured home buyers who can't title their home as real estate
- **Personal property loan borrowers have few options:** Lack of federal programs, few lenders, and high denial rates can make getting a personal property loan difficult
- **Access to safe and affordable financing** is a crucial component of whether a manufactured home will remain affordable, and the homeowner remain stably housed.



Photo source: <https://www.claytonhomes.com/homes/34FSN28483CH>

## Panelists: Approaches To Improve Access To Safe Affordable Financing



### Federal: David Sanchez

Senior Policy Advisor

Federal Housing Administration  
and HUD's Office of Housing



### Non-Profit: Steve Saltzman

President and Chief Executive Officer

New Hampshire Community Loan  
Fund



### State: Dina Levy

Senior Vice President for  
Homeownership and Community  
Development

New York State's Division of  
Housing and Community Renewal



### For-Profit: Todd Kopstein

Chief Executive Officer

Cascade Financial Services

# Addressing Financial Barriers to Manufactured Home Ownership

Rachel Siegel, Senior Officer  
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# Panel 2: Responding to Threats to the Continued Affordability and Livability of Manufactured Homeownership

- **Moderator: Eileen Divringi**, Community Development Research Manager, Federal Reserve Bank of Philadelphia
- Victoria (Tory) Clark-West, Executive Director, Northcountry Cooperative Foundation
- Jim Gray, Senior Fellow, Lincoln Institute of Land Policy
- Katharine (Katie) Millard, Director of Development and Advocacy, Sussex County Habitat for Humanity

# Panel 2: Responding to Threats to the Continued Affordability and Livability of Manufactured Homeownership

Eileen Divringi, Community Development Research Manager  
*Manufactured Housing: Increasing Access and Preserving Affordability*  
June 25, 2024

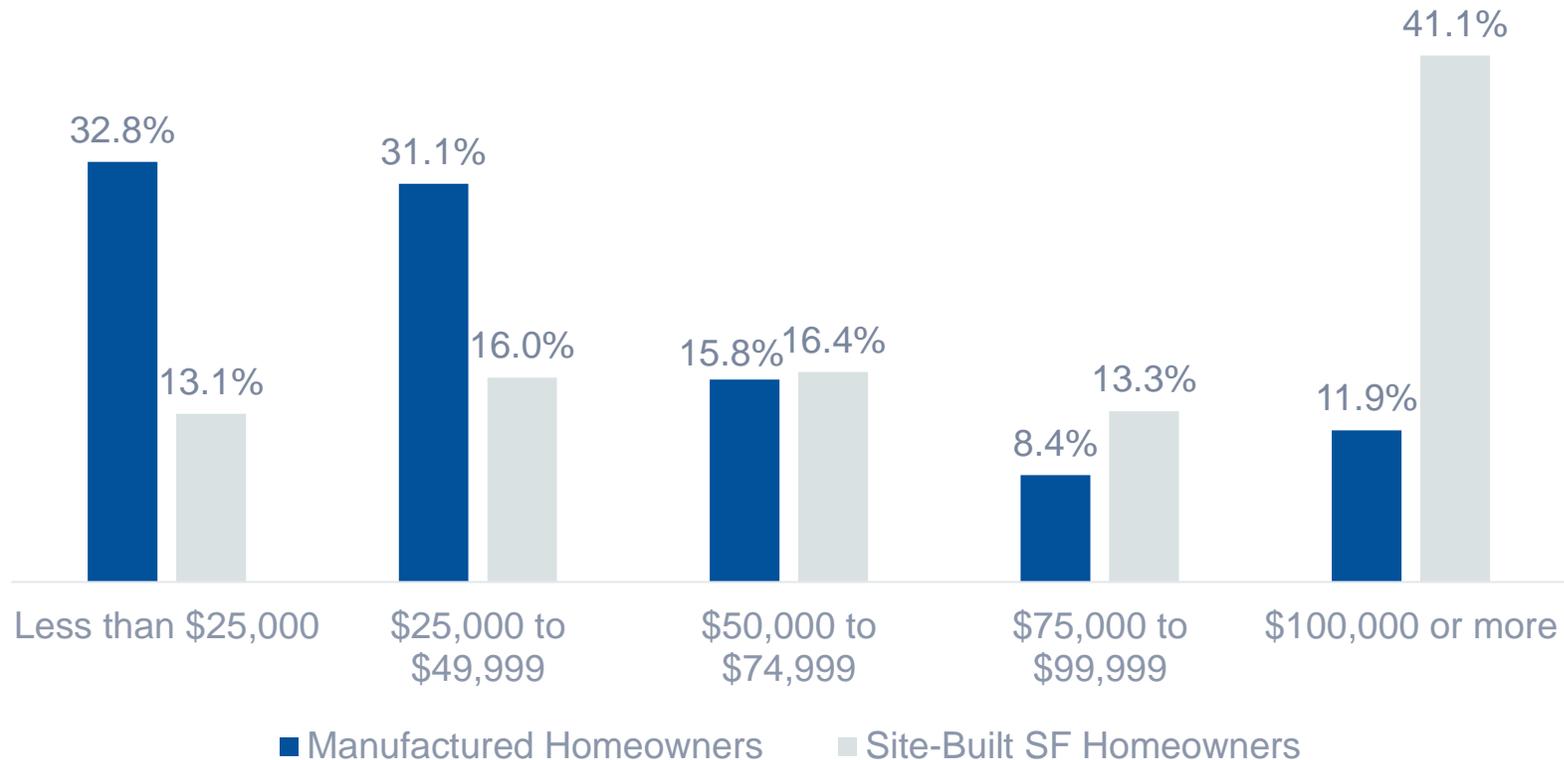
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# Economic Characteristics of Manufactured Homeowners

*Manufactured homeowners are more economically vulnerable than site-built homeowners.*

Homeowners by Income Category, 2021



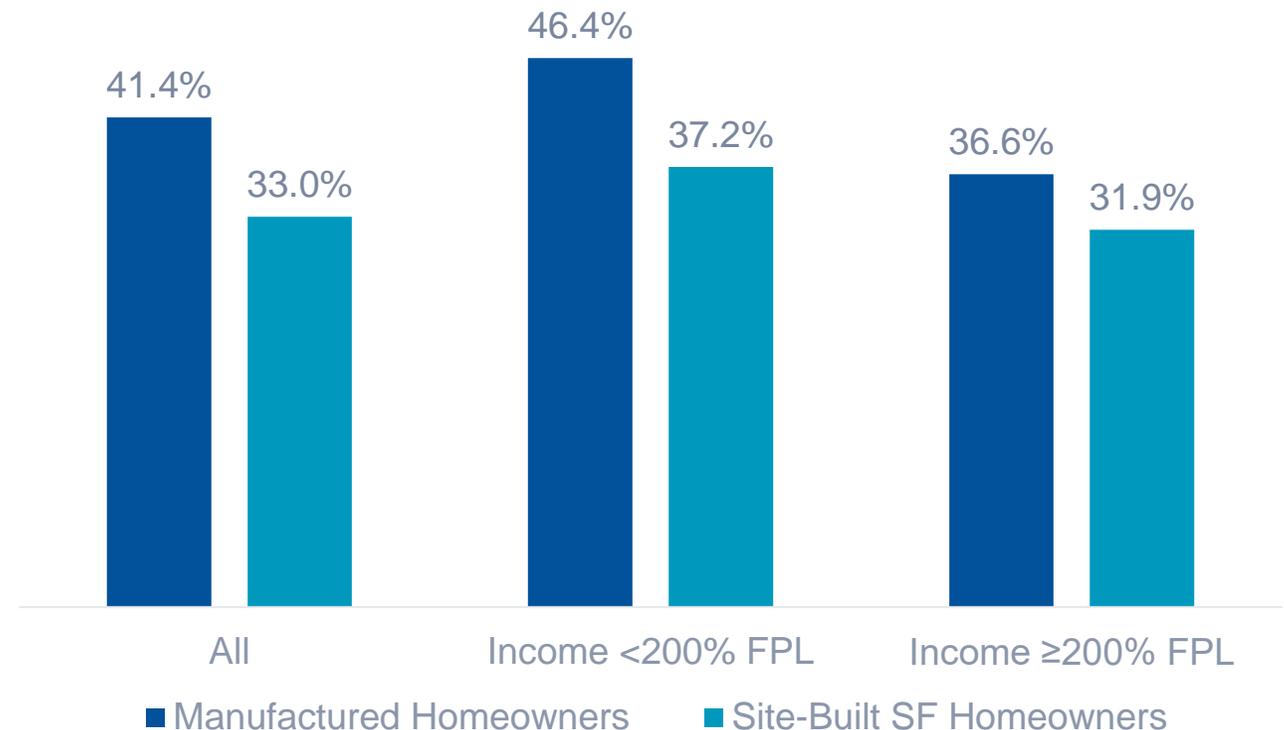
**48.4%**  
of manufactured homeowners have incomes **below 200% of the federal poverty level**, compared to 20.0% of site-built single-family homeowners.

# Quality Challenges in Manufactured Housing

*Although the quality of new manufactured homes has significantly improved, many homeowners live in older units that are prone to repair needs.*

- The **National Manufactured Housing Construction and Safety Standards Act of 1974 (HUD Code)** established federal minimum standards for quality and safety and brought the term “manufactured home” into widespread use.
- The quality of the manufactured housing stock improved significantly following HUD Code implementation (Kaul & Pang 2022).
- However, **over one-quarter of manufactured homeowners** live in units built in 1979 or earlier (1).

Share of Homeowners Reporting One or More Repair Needs, 2021



# Exposure to Extreme Weather/Natural Disasters

*Economically vulnerable manufactured homeowners in older units may be less resilient to natural disasters and extreme weather events.*

- HUD Code updates enacted in 1994 improved the structural durability of manufactured homes to natural disasters (Kaul & Pang 2022).
- Manufactured homeowners are nearly twice as likely as site-built single-family homeowners to describe their neighborhoods as “**at high risk for floods or other disasters**” (14.8% vs. 7.9%) (1).
- **Only 65.0% of manufactured homeowners have homeowners' insurance**, compared to 94.6% of site-built single-family homeowners (1).
- Manufactured homeowners in land-lease communities face **heightened risks of disaster-induced displacement** (Rumbach, Sullivan, & Makarewicz 2023).



(1) Author's calculations using the 2021 American Housing Survey Public Use File.



## Additional Challenges for Land-Lease Homeowners

*Land-lease manufactured housing communities provide a low-cost pathway to homeownership, but this arrangement carries additional risks to residential stability.*

These risks include:

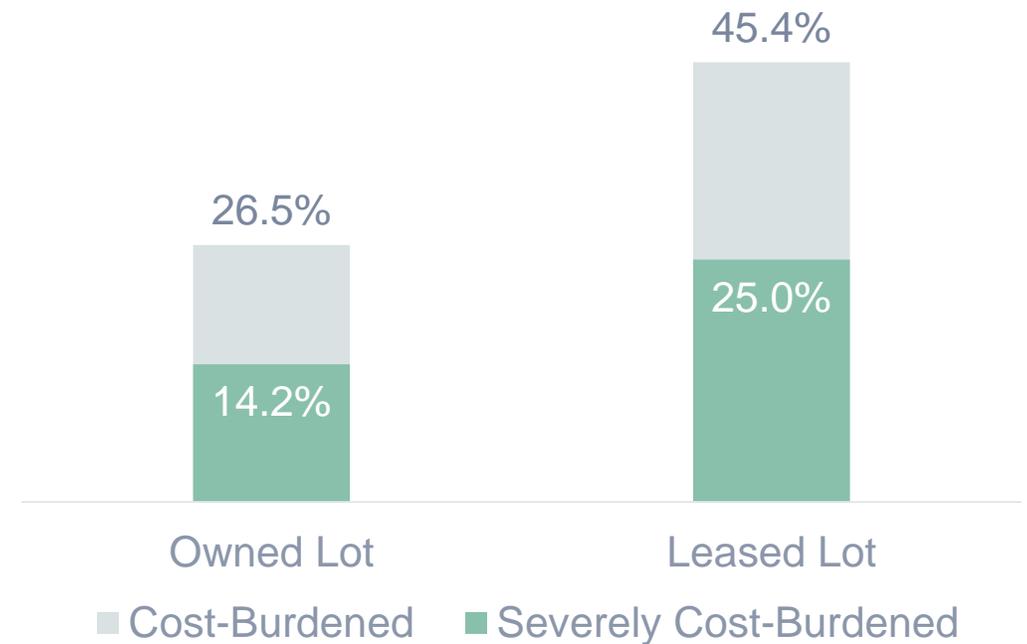
- Exposure to unaffordable increases in lot rents.
- Displacement in the event of community closure or redevelopment.
- Health and safety hazards associated with undermaintained community infrastructure (water lines, sewer systems, roads, trees, etc.).
- Diminished access to publicly funded homeowner resources and supports.

# Importance of Lot Rents

*The affordability of land-lease homeownership is heavily contingent on lot rents.*

- For 63.3% of manufactured homeowners who lease their land, **lot rents account for more than half of total housing costs** (AHS 2021).
- For manufactured homebuyers financing their homes with personal property loans, **lot rents are often comparable in amount to monthly loan payments** (Divringi 2023, 2024a, and 2024b).
- In Q2 2023, median lot rents ranged from \$490 in the Midwest to \$1,008 in the Pacific, with **a national median of \$624** (Zahalak, 2023).
- **Median national lot rent increased 6.8%** from Q2 2022 to Q2 2023 (Zahalak 2023).

Housing Cost Burden Among Manufactured Homeowners, 2021



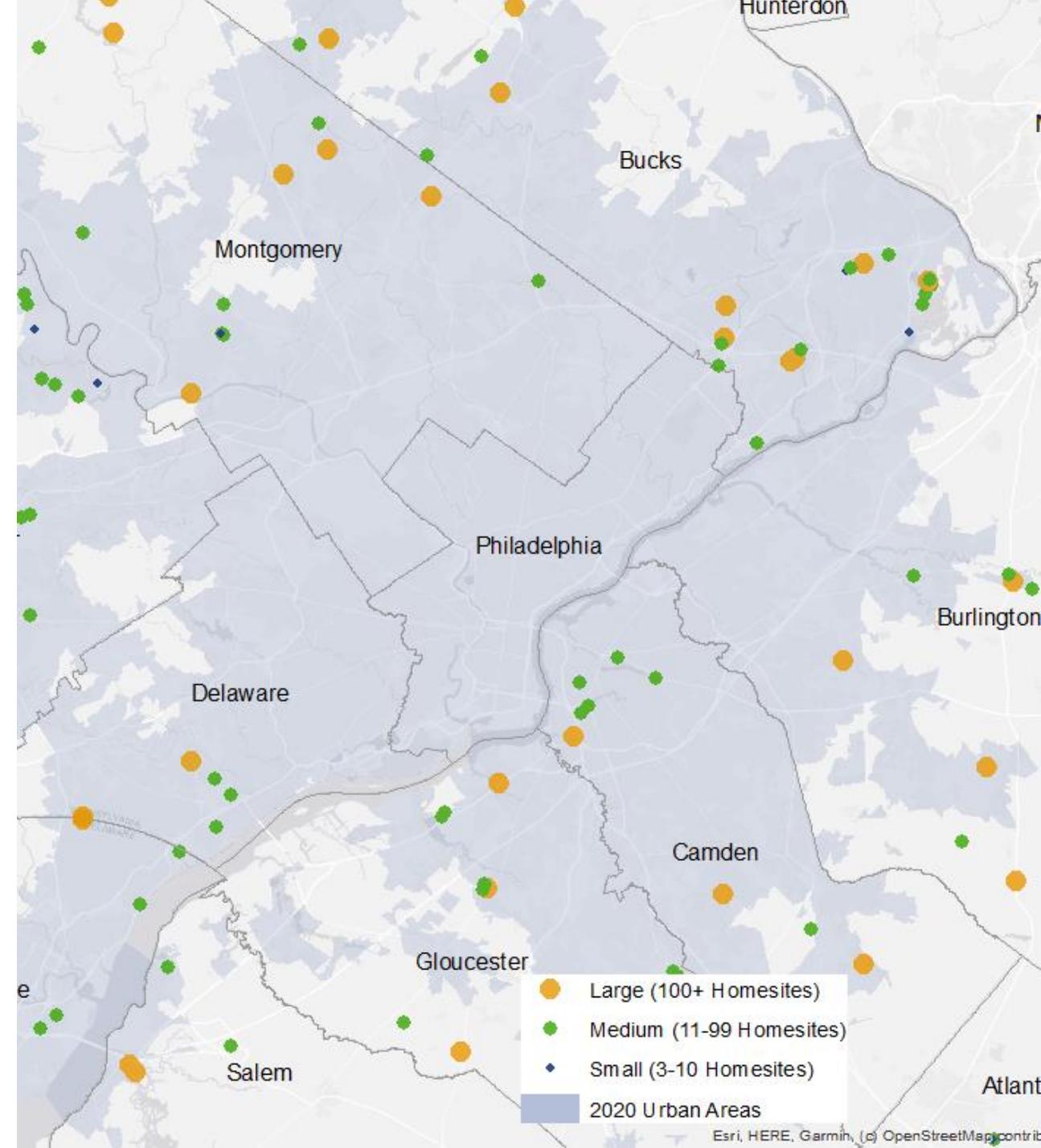
# Housing Market Contexts – Urban, Suburban, Exurban

*Many manufactured housing communities are in urban, suburban, and exurban areas surrounding large and midsize cities.*

	Pennsylvania*	New Jersey	Delaware
Total Urban MHCs	1,225	214	173
Percent of State MHCs	53.5%	79.9%	71.2%
Share with 100+ homesites	16.7%	36.9%	34.7%
Share with Lot Vacancy >30%	9.6%	2.3%	6.9%

Source: Dvirngi 2023, 2024a, 2024b.

\* Urban/Rural definitions for Pennsylvania based on 2010 Census definitions.



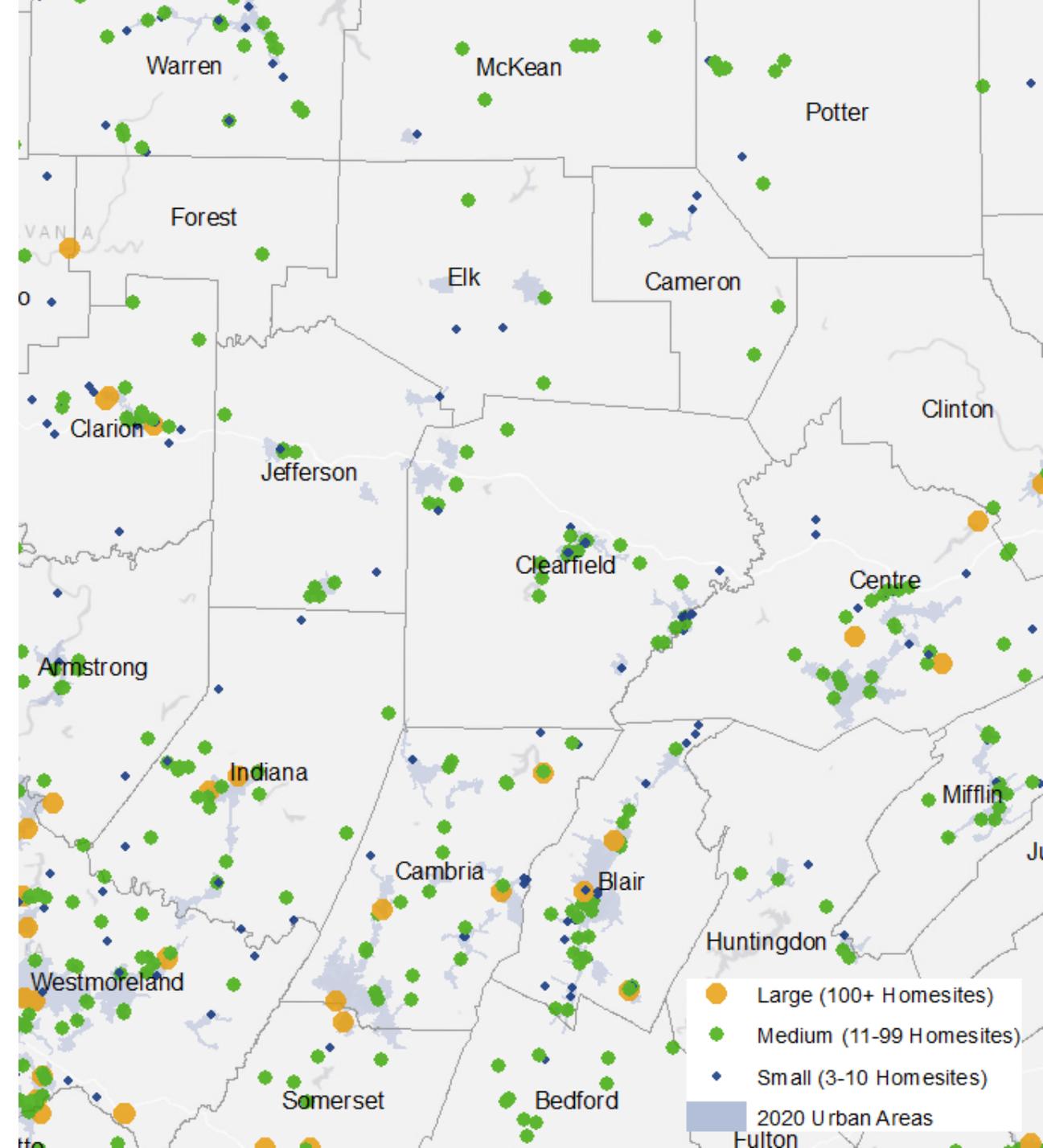
# Housing Market Contexts – Rural

*Rural manufactured housing communities are predominantly smaller and midsize communities that appear to have softer demand for homesites.*

	Pennsylvania*	New Jersey	Delaware
Total Rural MHCs	1,063	54	70
Percent of State MHCs	46.5%	20.1%	28.8%
Share with 100+ homesites	5.3%	25.9%	5.7%
Share with Lot Vacancy >30%	13.9%	5.6%	10.0%

Source: Divringi 2023, 2024a, 2024b.

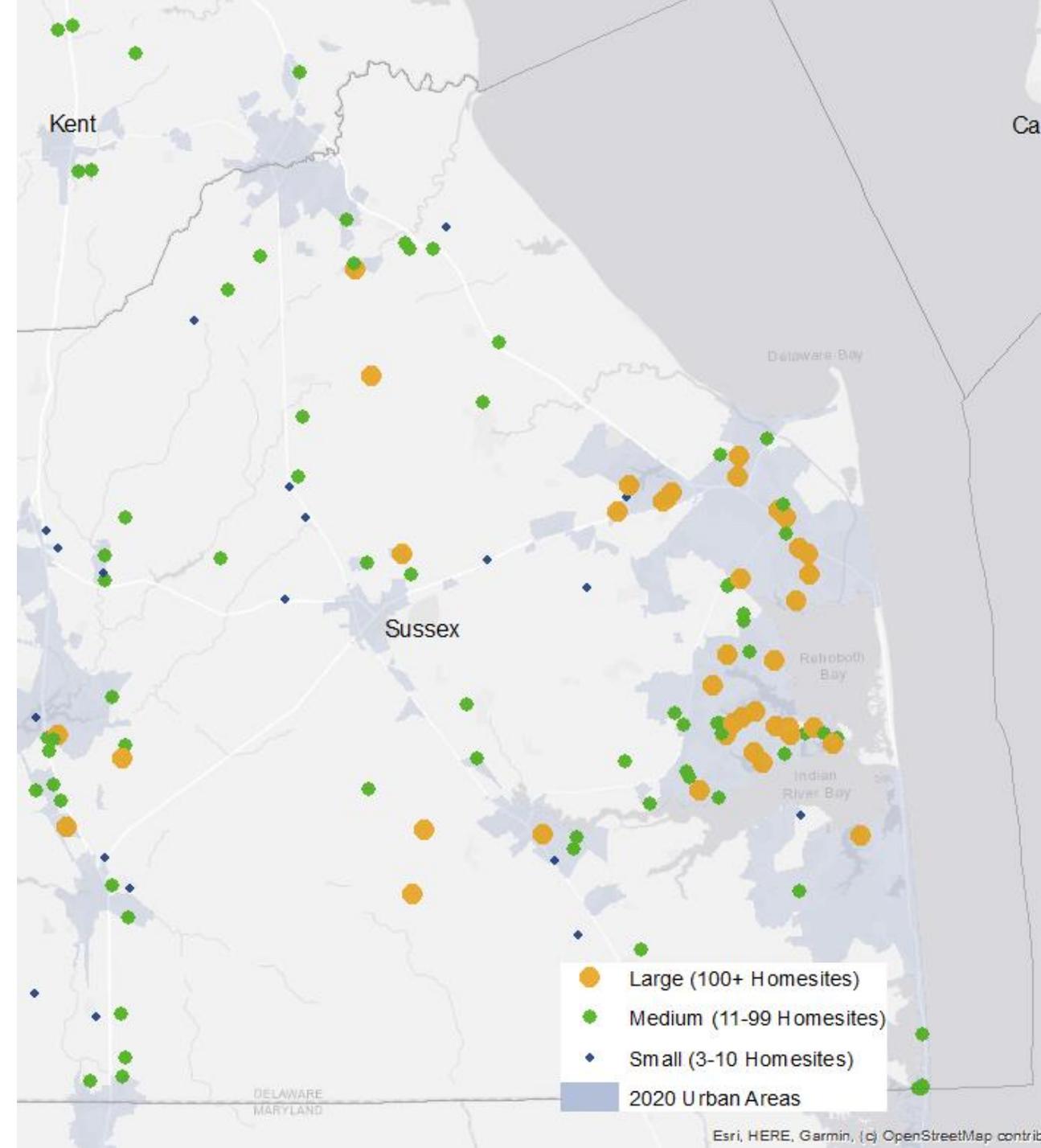
\* Urban/Rural definitions for Pennsylvania based on 2010 Census definitions.



# Housing Market Contexts – Seasonal Destinations

*Manufactured housing communities in seasonal/vacation destinations serve a wide range of market segments.*

- Seasonal or recreational use homes are a significant segment of the manufactured housing stock in Delaware.
- Sussex County is home to a majority of the state's manufactured housing residents.
- Many large communities (100+ homesites) in Sussex County are clustered around Rehoboth Bay and Indian River Bay, which are popular summer vacation destinations.



# Thank you.

## Works Cited:

Divringi, Eileen. *Manufactured Housing Communities in Pennsylvania: The Basics*. Philadelphia: Federal Reserve Bank of Philadelphia, 2023.

Divringi, Eileen. *Manufactured Housing Communities in Delaware: The Basics*. Philadelphia: Federal Reserve Bank of Philadelphia, 2024a.

Divringi, Eileen. *Manufactured Housing Communities in New Jersey: The Basics*. Philadelphia: Federal Reserve Bank of Philadelphia, 2024b.

Kaul, Karan, and Daniel Pang. *The Role of Manufactured Housing in Increasing the Supply of Affordable Housing*. Washington, D.C.: Urban Institute, 2022.

Rumbach, Andrew, Esther Sullivan, and Carrie Makarewicz. "Why Are Mobile Home Parks Uniquely At Risk to Climate Disasters?" *Urban Wire*, Urban Institute, May 4, 2023.

Zahalak, Tanya. "Lack of Communities Leaves Fundamentals at MHCs Tight," *Multifamily Market Commentary*, Fannie Mae, September 18, 2023.



# Chris Herbert

Managing Director, Joint Center for Housing  
Studies of Harvard University

# The Potential and Challenges of Using Manufactured Housing to Expand Entry-Level Homeownership

Chris Herbert

Federal Reserve Bank of Philadelphia

*Manufactured Housing: Increasing Access and Preserving Affordability*

June 25, 2024

# Recent Joint Center Studies on Manufactured Housing

## Comparison of the Costs of Manufactured and Site-Built Housing

JULY 2023 | CHRISTOPHER HERBERT, CHADWICK REED, JAMES SHEN



## A Review of Barriers to Greater Use of Manufactured Housing for Entry-Level Homeownership

JANUARY 2024 | CHRISTOPHER HERBERT, ALEXANDER HERMANN, DANIEL MCCUE, CHADWICK REED



## Overcoming Barriers to Manufactured Housing Promising Approaches from Five Case Studies

APRIL 2024 | CHRISTOPHER HERBERT, CHADWICK REED



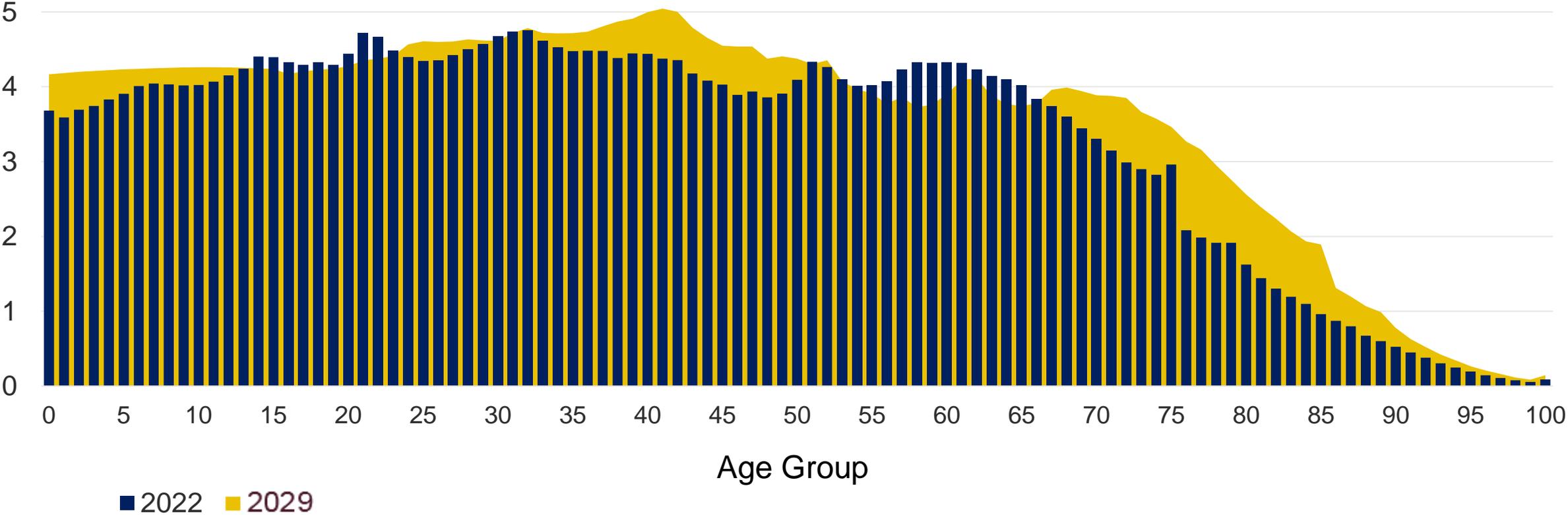
# Overview of Today's Talk

- Start with an overview of market conditions favoring affordable homeownership opportunities and then briefly review trends and characteristics of the manufactured home sector
- Present findings from our cost comparison study
- Review findings from our study on barriers to greater adoption
- Preview results of our case study report

# Overview of Manufactured Housing

# Looking Ahead, Housing Demand Should Be Strong Over the Next Decade for Entry-Level Homeownership

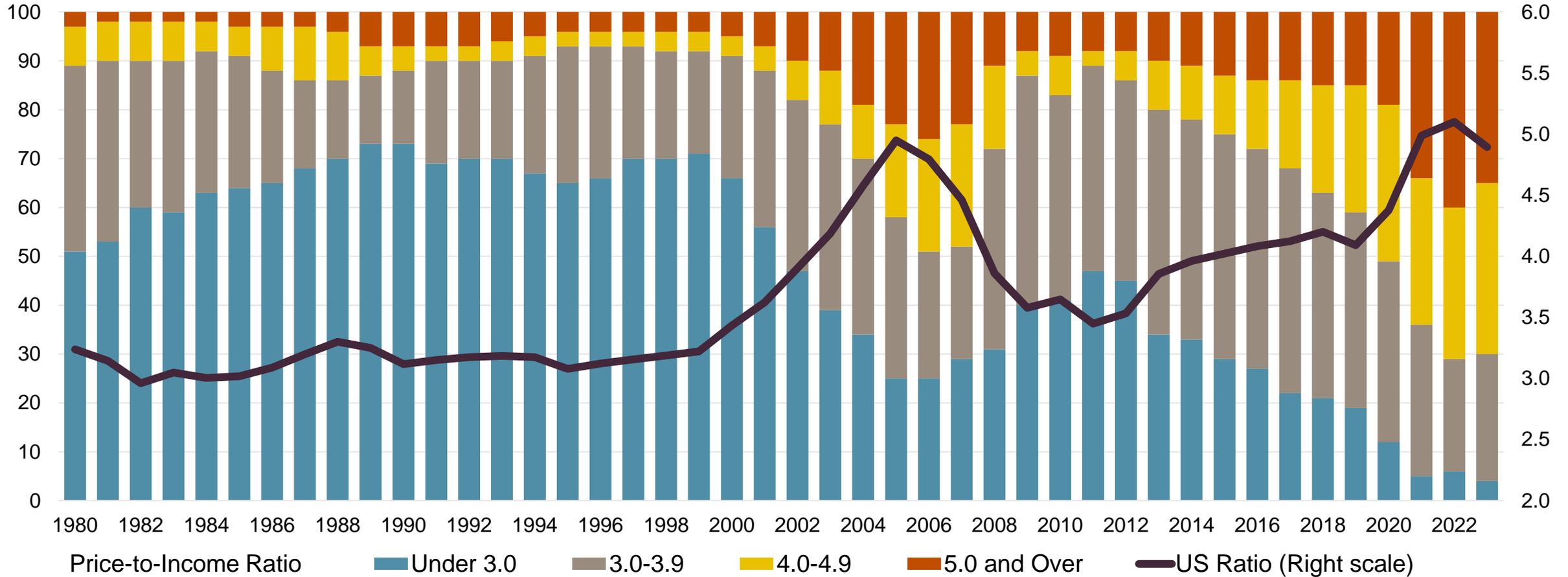
US Population (Millions)



Source: JCHS tabulations of US Census Bureau, 2022 National Population Estimates and 2017 National Population Projections.

# Home Price Gains Have Outpaced Incomes for Years But Have Reached Near Record Levels in Recent Years

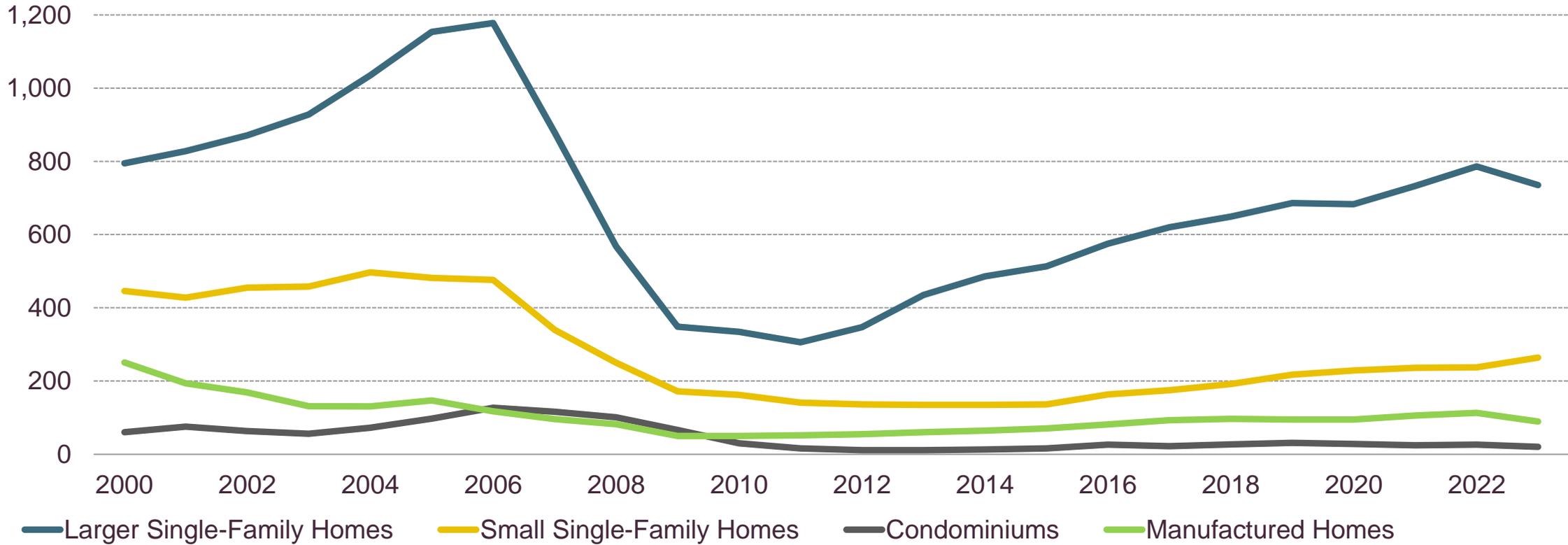
Number of Metro Areas



Notes: Price-to-income ratios are for the 100 largest metro areas by population. Income data for 2023 are based on Moody's Analytics forecasts.  
 Source: JCHS tabulations of NAR, Metropolitan Median Area Prices; Moody's Analytics estimates.

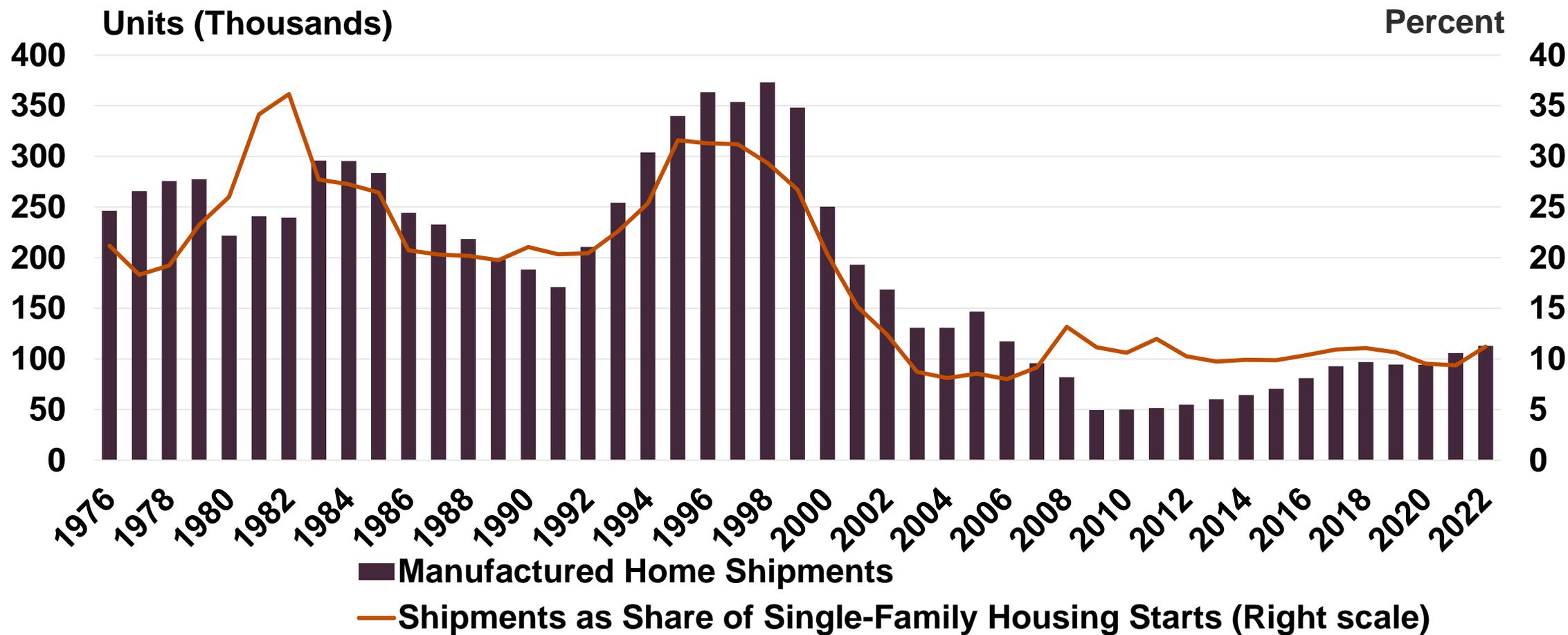
# Affordable Homeownership Further Constrained by a Lack of Construction of Modest-Sized Housing

Units Added (Thousands)



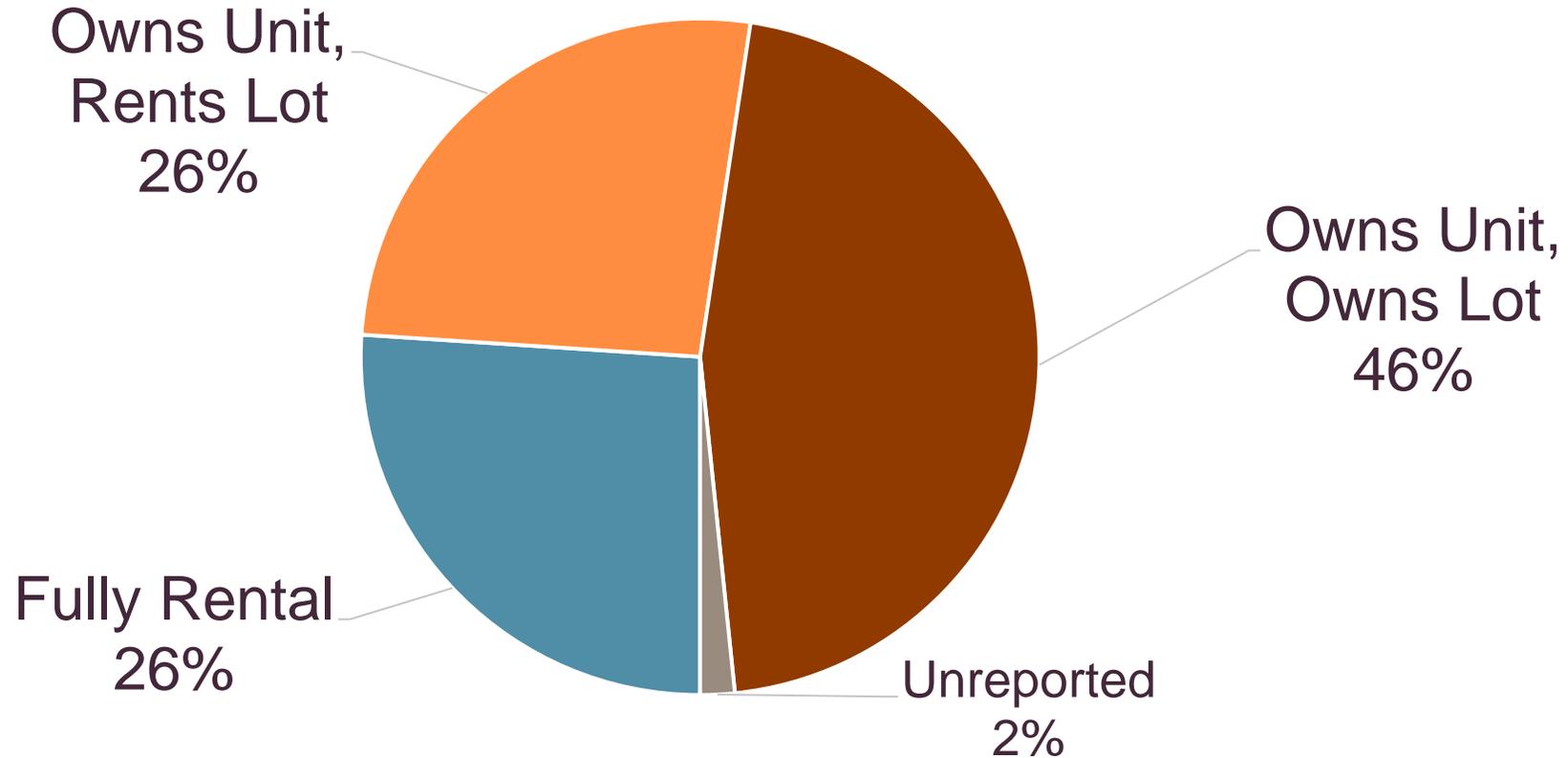
Notes: Small single-family homes are under 1,800 sq. ft., and larger single-family homes are 1,800 sq. ft. and over. Condominiums are multifamily units built for sale. Manufactured homes are manufactured housing shipments.  
 Source: JCHS tabulations of US Census Bureau, New Residential Construction and Manufactured Housing Surveys.

# Manufactured Home Production Was a Much More Significant Share of New Single-Family Homes Through the 1990s



Source: JCHS tabulations of US Census Bureau, Manufactured Home Survey and Survey of Construction.

# A Significant Share of Existing Manufactured Homes Are on Rented Land, But Half Are Owned with the Site



Source: JCHS tabulations of US HUD 2021 American Housing Survey.

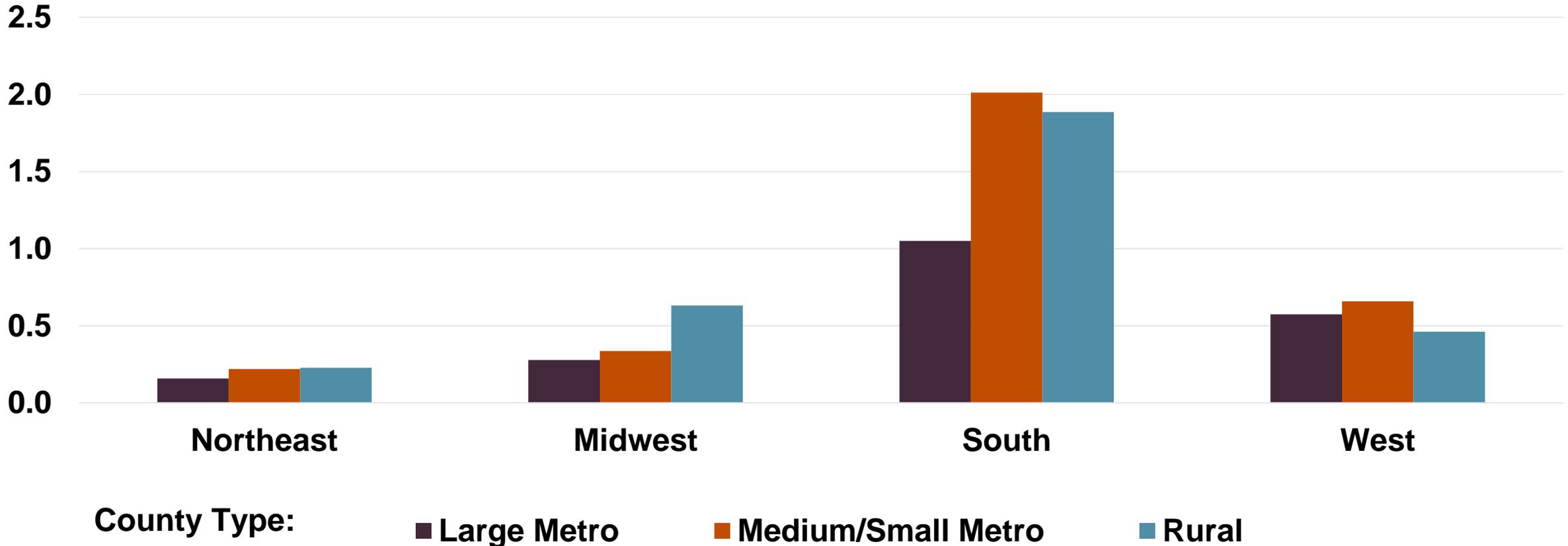
# Counties Where Manufactured Homes Are Most Prevalent are Rural and Low-Cost/Low-Income

County Characteristics	Lowest Shares of manufactured housing (Bottom Quintile)	Middle Quintile	Highest Shares of manufactured housing (Top Quintile)
Mean share of Housing Stock that is Manufactured Housing (Percent)	2.4	10.7	28.1
Median Home Value	\$220,000	\$148,000	\$105,600
County Population	305,400	56,560	27,500
Mean Population Density (pop/sqmi)	2,189	326	84
Homeownership Rate (Percent)	68.6	72.0	73.2
BIPOC Homeownership Rate (Percent)	48.6	53.9	60.2
Median Household Income	\$66,700	\$52,500	\$42,700

Source: JCHS tabulations of US Census Bureau, 2019 American Community Survey 5-Year Estimates

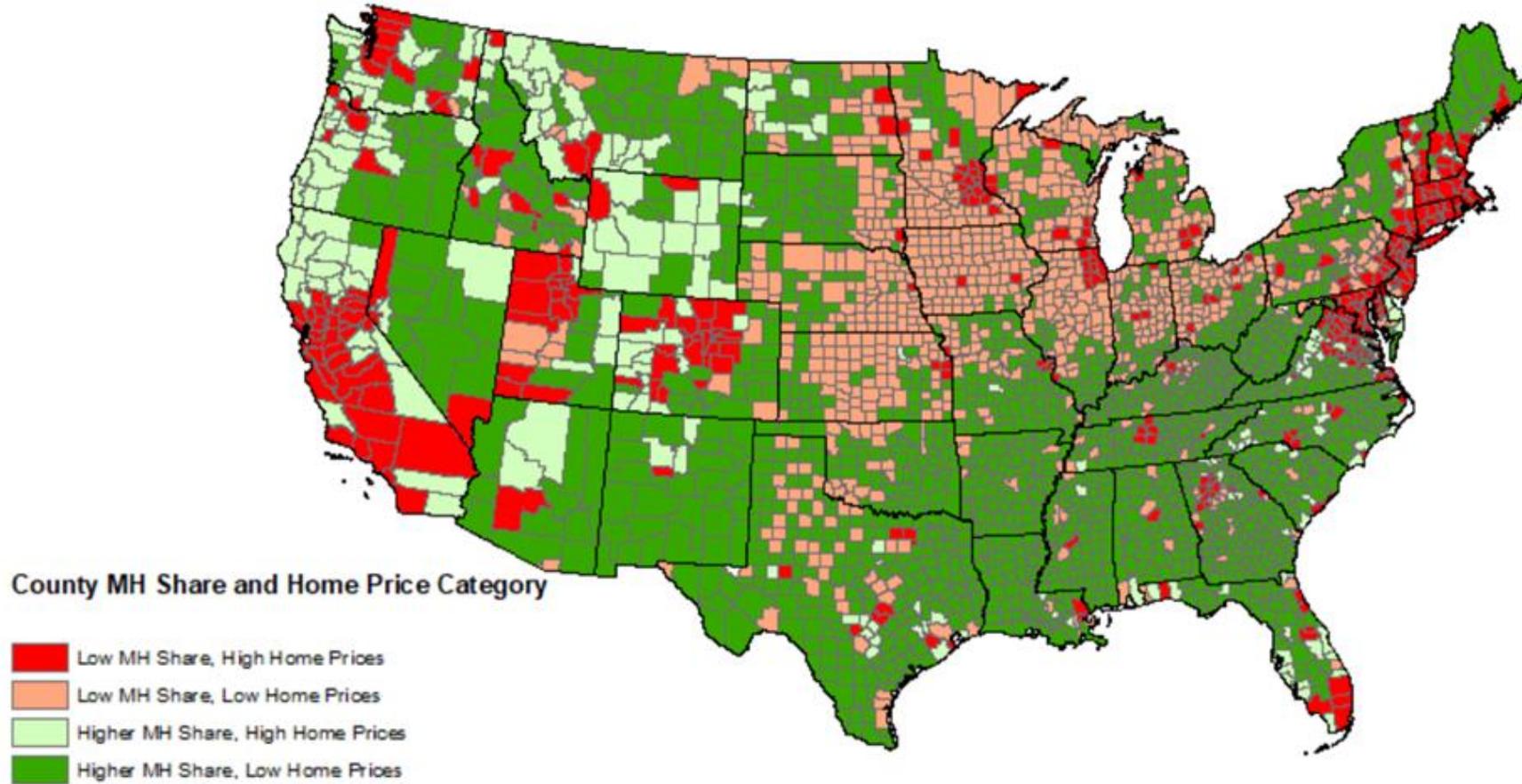
# While a Much Larger Share of the Housing Stock is in Rural Areas, Manufactured Homes Are Nonetheless Prevalent in Metro Areas

## Manufactured Housing Units (Millions)



Source: JCHS tabulations of US Census Bureau, 2019 American Community Survey 5-Year Estimates.

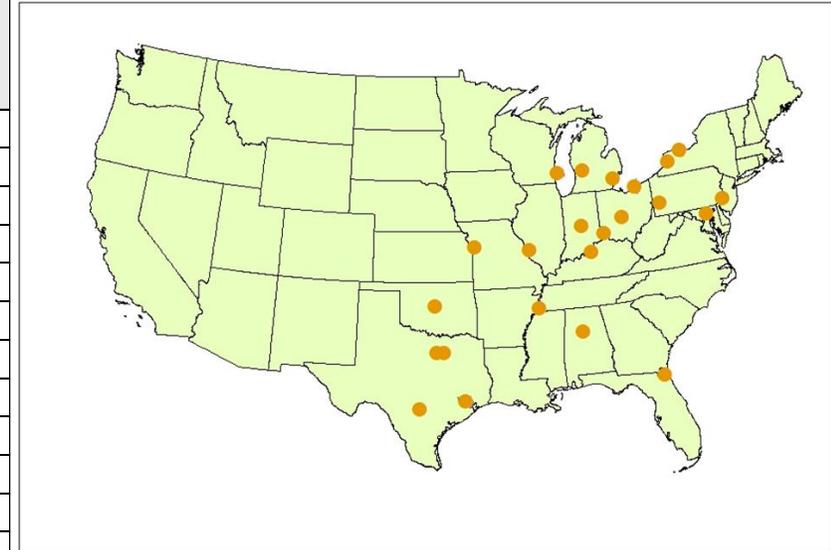
# Low-Cost/Low-Share Counties are Concentrated in Midwest But Sprinkled through Other Regions in the Country



Source: JCHS tabulations of US Census Bureau, 2019 American Community Survey.

# Large Urban Counties with High Potential for Manufactured Housing

County	Metro Area Name	Single-Family Share of Stock	Manufactured Housing Share of Stock	Median Home Value	Median Household Income
Jefferson County, AL	Birmingham-Hoover, AL	71.9%	2.8%	\$159,100	\$53,901
Duval County, FL	Jacksonville, FL	65.4%	4.2%	\$180,700	\$55,807
Marion County, IN	Indianapolis-Carmel-Anderson, IN	68.6%	1.6%	\$136,700	\$48,316
Jefferson County, KY	Louisville/Jefferson County, KY-IN	68.6%	1.3%	\$170,100	\$56,586
Baltimore city, MD	Baltimore-Columbia-Towson, MD	65.5%	0.1%	\$160,100	\$50,379
Kent County, MI	Grand Rapids-Wyoming, MI	72.1%	3.8%	\$173,700	\$63,053
Wayne County, MI	Detroit-Warren-Dearborn, MI	75.7%	1.8%	\$113,000	\$47,301
Jackson County, MO	Kansas City, MO-KS	72.5%	1.0%	\$147,400	\$55,134
St. Louis City, MO	St. Louis, MO-IL	47.2%	0.3%	\$138,700	\$43,896
Erie County, NY	Buffalo-Cheektowaga-Niagara Falls, NY	62.2%	1.5%	\$153,400	\$58,121
Monroe County, NY	Rochester, NY	68.9%	0.9%	\$148,400	\$60,075
Cuyahoga County, OH	Cleveland-Elyria, OH	64.6%	0.6%	\$132,800	\$50,366
Franklin County, OH	Columbus, OH	62.7%	0.9%	\$175,100	\$61,305
Hamilton County, OH	Cincinnati, OH-KY-IN	63.2%	0.8%	\$155,400	\$57,212
Oklahoma County, OK	Oklahoma City, OK	73.3%	2.9%	\$153,300	\$54,520
Allegheny County, PA	Pittsburgh, PA	72.4%	0.7%	\$154,700	\$61,043
Philadelphia County, PA	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	66.1%	0.3%	\$163,000	\$45,927
Shelby County, TN	Memphis, TN-MS-AR	71.2%	1.0%	\$150,400	\$51,657
Bexar County, TX	San Antonio-New Braunfels, TX	67.4%	2.8%	\$161,800	\$57,157
Dallas County, TX	Dallas-Fort Worth-Arlington, TX	56.7%	1.5%	\$174,900	\$59,607
Harris County, TX	Houston-The Woodlands-Sugar Land, TX	61.1%	2.6%	\$175,700	\$61,705
Tarrant County, TX	Dallas-Fort Worth-Arlington, TX	70.0%	1.9%	\$188,500	\$67,700
Milwaukee County, WI	Milwaukee-Waukesha-West Allis, WI	49.8%	0.6%	\$158,300	\$50,606



Source: JCHS tabulations of American Community Survey 2021 and 2019 5-Year Estimates via Social Explorer.

# Comparing the Cost of Manufactured Housing to Site Built Homes

# Methodology

- Rely on estimates of the cost of constructing, transporting and siting three forms of manufactured housing conducted by Next Step Network and with the help of ManufacturedHomes.com
- Survey of 22 manufacturers, dealers, and lenders in 2020—so pre-COVID prices
- Construction cost for comparably sized and modest quality site-built homes estimated using RS Means the for national market for same time period
- Estimates were also provided for West Coast markets where construction costs are higher, although the results were quite similar
- *While the estimates control for as many elements of quality as possible, there will no doubt still be differences in both design and the materials used*

# Principal Typologies of Today's Manufactured Homes

## Single Section

- 3/12 roof pitch
- Vinyl skirting
- Vinyl siding
- 36" typical height from exterior grade to entry elevation



## Double-Section

- 3/12 roof pitch
- Vinyl skirting
- Vinyl siding
- 36" typical height from exterior grade to entry elevation



# CrossMod™ Typology Developed by the Industry to Counter Negative Stereotypes

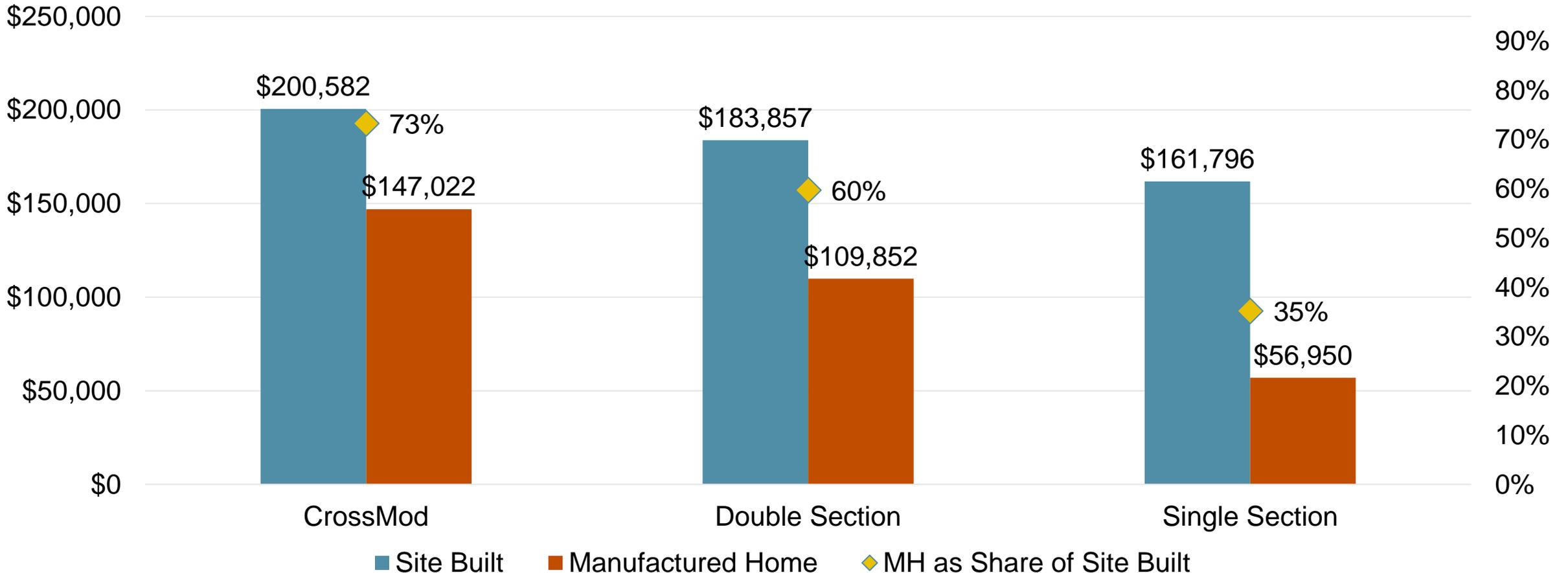
- Special lending programs for these homes created by Freddie Mac and Fannie Mae that allow for site-built homes to be used as comparables
- Other required features include:
  - A permanent foundation
  - Higher energy efficiency standards
  - Durable cabinets
  - Higher quality bathroom materials

## CrossMod™

- 5/12 roof pitch
- Masonry perimeter wall
- Engineered Wood Siding
- 30" maximum height from exterior grade to entry elevation
- 6 inch eaves



# Manufactured Homes Hold a Significant Advantage in Construction Costs



Note: Construction costs include cost for building, transportation and siting the home on a foundation. Land costs not included.

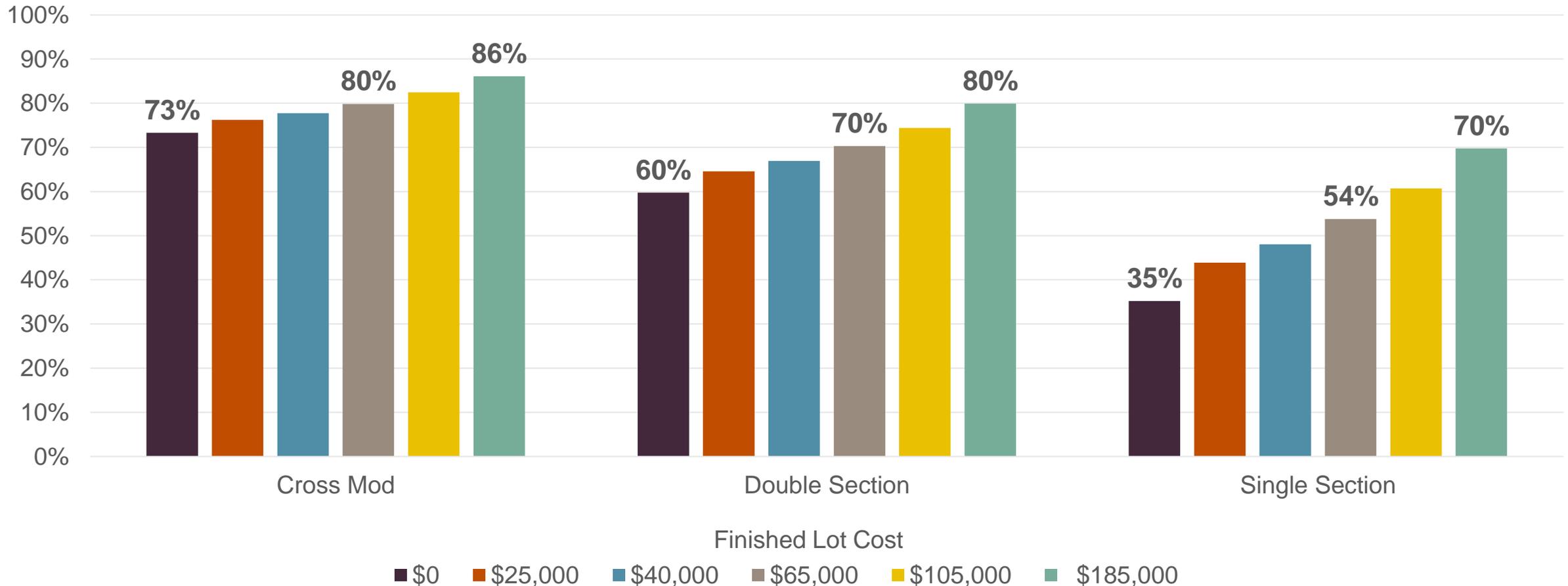
Source: Herbert, Reed, and Shen, 2023.

# Hypothesis About the Source of the Cost Savings

- Efficiencies in production process from controlled factory setting
- Vertical integration of production process that eliminates use of subcontractors
- Savings on material costs from scale of purchases
- Ability to incorporate advanced fabrication machinery
- Factories located in low-cost labor markets
- Differences in HUD code from standard building codes that allow for lower-cost or more efficient building designs

# Construction Costs Are Not the Whole Story: Manufactured Housing Cost Advantage Declines as Land Prices Rise

Manufactured Home Cost as Percent of Comparable Site Built Home



Note: Land prices from <https://www.aei.org/housing/land-price-indicators>  
 Source: Herbert, Reed, and Shen, 2023.

# Barriers to Greater Use of Manufactured Housing

# Key Barriers to Greater Adoption of Manufactured Homes

- Lingering negative perceptions of mobile homes that are not in keeping with improvements in quality over time
- Zoning and land use restrictions that ban or make it extremely difficult to site these homes in many neighborhoods
- Market conditions that influence the demand for these homes, with land costs being a key factor
- Unique supply chain that relies on dealers not developers to provide homes
- Challenges in obtaining lower-cost mortgage financing related both to specialized nature of lenders and difficulty of titling homes as real estate

# What Will it Take to Overcome These Barriers?

- Multipronged efforts are needed to address these multiple barriers
- A key starting point is education about the quality of today's manufactured homes to attract consumers and—perhaps most importantly—gain regulatory approvals
- Given the importance of local land use regulations, state action to overcome local restrictions would help—but regulations need to address design standards and not just prohibitions on manufactured housing itself
- There is a clear need for new supply chains to deliver sited and titled homes for sale in urban areas
- Financing reforms are needed to expand access to mortgage financing, reduce denial rates, and improve cost of personal loans

# Case Studies of Promising Approaches to Expanding Manufactured Homes for Entry-Level Homeownership

# Case Studies

Case Study Organization	Organization Type	Market Area(s)	Primary Development Type	Zillow County Median Home Value	JCHS County Categorization
<b>MH Advisors</b>	For Profit	<ul style="list-style-type: none"> <li>Hagerstown, MD</li> <li>Harrisonburg, VA</li> <li>Petersburg, VA</li> </ul>	Subdivision	<ul style="list-style-type: none"> <li>\$324,000</li> <li>\$347,000</li> <li>\$271,000</li> </ul>	<ul style="list-style-type: none"> <li>Low MH/High Price</li> <li>Low MH/High Price</li> <li>High MH/Low Price</li> </ul>
<b>Spark Homes LLC</b>	For Profit	Sequin and Marion TX (San Antonio MSA)	Subdivision	\$323,000	High MH/High Price
<b>City of Jackson MS</b>	Local Government	Jackson, MS	Urban Infill	\$154,000	Low MH/Low Price
<b>Habitat for Humanity LaCrosse WI</b>	Nonprofit	LaCrosse, WI	Urban infill	\$276,000	Low MH/Low Price
<b>Neighborhood Partnership Housing Services</b>	Nonprofit	San Bernadino, CA	Urban Infill	\$495,000	Low MH/High Price



**Homes in the Heights, Petersburg, VA**



**Spark Homes, Marion, TX**

# Preliminary Conclusions from Case Studies

- Zoning barriers and local approval processes are significant hurdles to overcome but affordability and improved quality help gain support
- Educating local officials and other key players helps to gain approval but is also needed to support permitting, inspections, siting and financing
- Site selection is a key element, impacting the cost and appeal of the developments
- Obtaining dealer licenses is a necessary step but not an onerous one—at least in the states we profiled
- Appraisal and homebuyer financing were important considerations in planning these developments to realize affordability
- All of the case studies used the CrossMod™ form to address quality and aesthetic concerns and improve access to mortgage financing to preserve affordability

# Follow up with the panelists:

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