

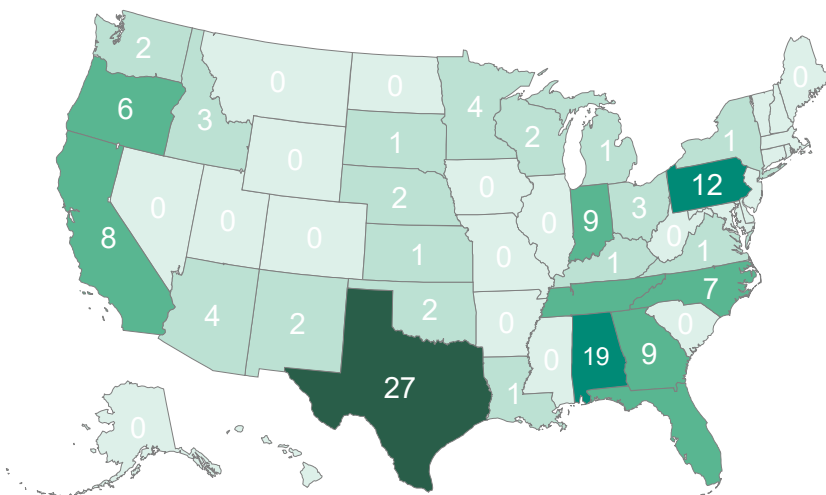
The Innovations in Manufactured Homes (I'm HOME) Network has a vision that all manufactured housing is built to high standards that offer owners durable, efficient, healthy, and safe homes. **I'm HOME has developed this Benchmark to track the market transformations within the manufactured housing industry that support this vision.** The Benchmark tracks indicators within three key areas: Production, Placement & Certifications, Programs, Regulations and Policy, and Finance Programs. This Snapshot highlights the findings in the 2024 Benchmark Report.

Production, Placement and Certification

In this section, we assess the overall state of manufactured housing production, including HUD certified factories, factory locations and the number of homes built. We assess factory participation rates in established home quality certification programs such as ENERGY STAR® and Zero Energy Ready Homes, and how many homes are being produced with these certifications. We also report on foundation types, given how important foundations are for home durability and home financing options.

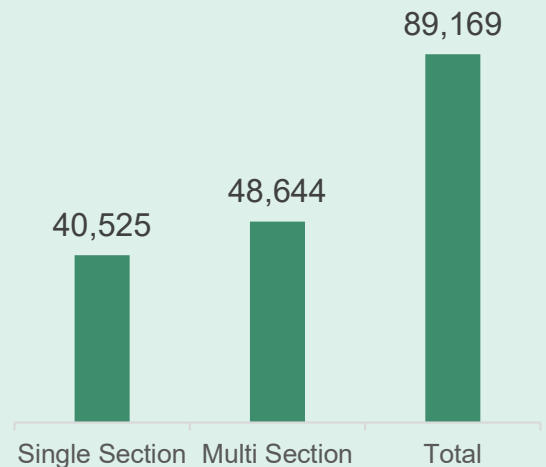
As of December 2023, **148 factories** are certified to produce HUD Code homes. In 2023-2024, HUD certified factories are in **26 states**.

Number of Factories per State 2023



In 2023, homes were shipped to every state except: District of Columbia, Hawaii and Puerto Rico.

Number of Homes Produced 2023



What type of foundations are new homes placed on?

In 2022, the US Census reported on **60,600 homes placed**. Of these, **10,200 (17%) were placed on permanent concrete foundations**. The remainder were placed on pier-type foundations.

Production, Placement and Certification

ENERGY STAR Manufactured New Homes Certifications

ENERGY STAR certified factories

In 2023-2024, 103 factories in 23 states are certified to produce ENERGY STAR certified homes.

Certified factories are producing certified homes

In 2023, nearly all certified factories produced at least one certified home.

Number of certified homes

In 2023, 31,749 homes were ENERGY STAR certified

Zero Energy Ready Home (ZERH) Certifications

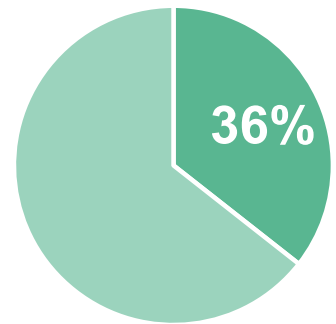
Factories certified for ZERH

At the end of 2023, 40 factories are certified

ZERH certified homes

Through March 2024, 7,288 homes have been ZERH certified

Percentage of Homes ENERGY STAR Certified 2023



- ENERGY STAR
- Non ENERGY STAR

Programs, Regulation and Policy

In this section we assess the federal agency programs, regulations and incentives that are supporting adoption and implementation of higher standards for home production.

US Department of Housing and Urban Development (HUD)

HUD Code:

The enabling statute for the regulations governing construction of manufactured housing (the HUD Code) does not include a requirement to update the regulations or provide a schedule for doing so. As a result, updates occur irregularly, as issues are brought to the HUD Office of Manufactured Housing for consideration by the Manufactured Housing Consensus Committee. HUD issued long-awaited updates to the HUD Code in September 2024. These updates include design flexibility for floor plans, attics, and roofs, and they include higher energy efficiency standards for appliances and water heaters. The updates provide better alignment between the HUD Code and current industry practice; however, the update did not include significant changes to energy efficiency requirements, which have not been updated since 1994, or reference the Department of Energy standards for manufactured housing.

Programs, Regulation and Policy

US Department of Housing and Urban Development (HUD)

Foundation Standards:

The HUD Code includes basic requirements for home placements. But standards for permanent foundations are in the Federal Housing Administration (FHA) requirements for Title I and Title II loans and have not been updated recently. Further, the permanent foundation methods are not promoted to manufacturers and retailers and as a result, **in 2020 only 21% of homes were placed on a permanent foundation** that enabled the home to be titled as real estate and allowed the homebuyer to obtain a mortgage to purchase the home.

US Environmental Protection Agency (EPA)

The EPA updated **the ENERGY STAR for MH program** requirements to Version 3 (V3) reflecting DOE's new energy standards (see more below). V3 is currently available and will be required for all homes as of January 2026. Due to an IRS ruling regarding the energy efficient home tax credit (45L), V2 remains available through the end of 2025. (Note that any homes receiving ZERH certification must be certified to ENERGY STAR V3).

US Department of Energy (DOE)

Energy Standards

The Energy Independence and Security Act of 2007 (EISA) included a provision that directed DOE to develop energy standards for MH based on the International Energy Conservation Code (IECC). DOE published the final rule for standards based on IECC-2021 in May 2022, which was to go into effect in May 2023; however, enforcement has been delayed until DOE finalizes an enforcement procedures. **As of August 2024, the procedures have not been issued.**

ZERO ENERGY READY HOMES

The **Zero Energy Ready Homes (ZERH) certification** is developed and administered by DOE. In response to the expansion of the 45L tax credit in the Inflation Reduction Act (IRA) to include ZERH, DOE developed the ZERH-MH program, with a pilot program announced in 2023. The pilot enabled manufacturers to get factories and home designs certified and to begin building certified homes.

Financing Programs

In this section, we assess financing sources and programs from HUD/FHA and from Fannie Mae and Freddie Mac (the GSEs) that are encouraging adoption and implementation of higher standards. Note that all these programs are for homes titled as real estate that can qualify for a mortgage. To our knowledge, private home-only lenders do not offer incentive financing options for energy efficient or ENERGY STAR homes within their manufactured housing loan programs. We are reporting on whether and what type of programs exist, but we are not able to report on program use and numbers of loans due to limitations on publicly available data.

HUD / FHA Title II Loans

The Federal Housing Administration offers Energy Efficiency Mortgages (EEMs) through its Title II mortgage loan products. Homes must include above-code efficiency measures but the requirements are not tied to the certification programs such as ENERGY STAR.

Freddie Mac	Fannie Mae
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New Home Loans (New in 2023)	
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CHOICEHOME® Mortgage	MH Advantage® Mortgage
<p>CHOICEHome design standards:</p> <ul style="list-style-type: none"> • A combination of dormers, porches, and garages. • Permanent foundations, low-profile site placement (≤30" from the ground) • Energy efficiency measures 	<p>MH Advantage design standards:</p> <ul style="list-style-type: none"> • A combination of dormers, porches and garages • Permanent foundation at a height ≤30" from the ground • Energy efficiency measures • Higher pitched roofs

Existing Home Loans (New in 2024)	
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GreenCHOICE® mortgage & CHOICERenovation® program	HomeStyle Renovation® and HomeStyle Energy® Loans
<ul style="list-style-type: none"> • Both programs can be used by existing owners seeking to refinance and to purchasers seeking to upgrades to a home as part of the purchase and they can be combined depending on the borrower's circumstances. 	<ul style="list-style-type: none"> • Can be used by existing owners to refinance and complete renovations and energy upgrades • Available to new purchasers of existing homes that wish to complete upgrades as part of the home purchase. • Loan products can be combined into a single loan for both energy and general renovation work.

This Snapshot only offers highlights of the research on the state of housing quality in the manufactured housing industry. Please refer to *I'm HOME Network Manufactured Housing Industry Benchmark: 2024 Report* for more detailed descriptions of the elements described here.

Glossary

I'm HOME Network: A network of organizations and individuals committed to advancing and preserving manufactured housing as a key component of the United States' affordable housing solutions.

Manufactured Housing: Factory-built housing built to a national building standard, the HUD Code.

HUD CODE: The Federal Manufactured Home Construction and Safety Standards, a national building code for factory-built housing, originally enacted in 1976.

HUD: US Department of Housing and Urban Development. Manufactured Housing is overseen by the Office of Manufactured Housing Programs.

The Manufactured Housing Consensus Committee (MHCC): The MHCC, staffed by the Office of Manufactured Housing Programs, is responsible for reviewing and recommending proposed changes to the HUD Code.

ENERGY STAR and ENERGY STAR Manufactured New Homes: The US Environmental Protection Agency (EPA) directs the ENERGY STAR programs that promote energy efficiency for appliance and equipment and for commercial and residential buildings. The ENERGY STAR Residential programs include the Manufactured New Homes program where manufactured housing producers partner with EPA to build and certify homes during the manufacturing process.

ENERGY STAR V3: EPA labels major changes to Energy Star program requirements as Versions, with smaller changes labeled as Revisions. EPA program staff and program users shorthand this to ENERGY STAR V3 (Rev1) for example.

Zero-Energy Ready Homes (ZERH): The US Department of Energy (DOE) directs the Zero-Energy Ready Homes program (ZERH). This program establishes building standards that combine a highly energy-efficient building envelope, high efficiency appliances, and "solar-ready" features. Certified homes are intended to zero-out their energy bills when they have solar electricity panels installed. DOE added a ZERH Manufactured Housing program option to the program in 2023.

Data for the I'm HOME Manufactured Housing 2024 Industry Benchmark was sourced from the US Census, the Department of Housing and Urban Development – Office of Manufactured Housing Programs, the Department of Energy, the US Environmental Protection Agency and Systems Building Research Alliance (SBRA). The I'm HOME Network thanks Next Step, American Council for an Energy-Efficient Economy (ACEEE) and SBRA for their guidance and review.