



Identifying and Meeting the Needs of Owners of Manufactured Homes

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Homeownership is touted as the way to get ahead and fulfill the American dream in the United States. However, ownership of a home without owning the underlying land can be a nightmare for owners of manufactured homes when landlords may sell the property without regard to the fate of the tenants. These tenants may have paid their rent on time, followed community rules, invested in their home's infrastructure, and have otherwise been model citizens in their communities. Yet they have little, if any, protection if the landlord chooses to sell the land beneath their homes. For more than 3.5 million households living in communities of manufactured housing, this type of housing is an affordable homeownership option for low-income families and seniors, and more needs to be done on a national, regional, and local level to encourage banks to make loans for manufactured homes as affordable as other home loans, to enact laws that support homeowners' rights in a meaningful way, and to devise preservation strategies to protect homeowners from the selling and closing of their communities. Advocates can assist homeowners in securing tenure through statutory provisions for a safe, healthy, peaceful environment in which to live, raise their children, and realize the benefits of homeownership.

I. Community Living in Manufactured Housing

Manufactured-housing communities, or "mobile home parks" as they are more familiarly called, are most often defined as "real property rented out for the placement of two or more manufactured homes."¹ These communities are an attractive alternative to multifamily housing for low-income families because there is likely greater privacy, perhaps access to a garden, and the possibility of "ownership" rather than

¹A "manufactured home" is generally defined as a single-family dwelling built according to the U.S. Department of Housing and Urban Development Manufactured Home Construction and Safety Standards Act, 42 U.S.C. §§ 5401–5426, which is a national preemptive building code. See, e.g., WASH. REV. CODE § 59.20.030. A "mobile home" is generally defined as a factory-built dwelling constructed before June 15, 1976, and before the imposition of the above federal standards. *Id.* In this article I use "manufactured housing" to describe both types of housing.

