

The Northwest Report

Issue 84 / January 2026

For Owners, Operator's, and Investors in Manufactured Housing Communities Nationwide

Important Legislative Update

On January 20th, in Spokane County Superior Court, Manufactured Housing Communities of Washington (MHCW) filed a lawsuit challenging Washington's new rent control law. The lawsuit, on behalf of MHCW members argues that HB 1217 violates multiple constitutional provisions, including property rights, due process, and equal protection guarantees. It also retroactively nullifies some existing lease agreements and creates an unfair two-tier system by exempting government and certain nonprofit-owned manufactured home communities from the strict rent control provisions.

MHCW is asking the court to declare HB 1217 void and unenforceable and to block its enforcement. This action is critical to protecting property rights and ensuring the sustainability of manufactured home communities across Washington. MHCW is asking community owners and operators to join their fight with a financial contribution to support this court battle. More about HB 1217:

Washington's House Bill 1217, a highly rigid and restrictive rent control bill that discriminates against manufactured home communities, was signed into law on May 7, 2025, by Governor Bob Ferguson.

While the bill itself covers all types of residential units; it singles out manufactured housing with a lower rent cap than other categories of rental housing. The bill caps manufactured home rent increases during the first 12 months after the tenancy begins, and during any 12-month period of the tenancy, at a maximum rent raise of 5% without regard to the CPI or the cost of taxes, utilities, insurance, payroll, health and welfare or any other costs incurred by the community owner in any particular year. The limits do not apply to rental adjustments after a tenant vacates a manufactured home space. Other forms of rental housing are capped at 7% plus the CPI, or 10%, whichever is less.

To support the fight to overturn HB 1217 contact Manufactured Housing Communities of Washington at: support@mhcw.org or call 360.753.8730. You can mail your contributions to MHCW at 5727 Baker Way Northwest, Suite 200, Gig Harbor, Washington 98332.

this information has been secured from sources we believe to be reliable, but we make no representation or warranties, expressed or implied, as to the accuracy of the information.

Senator Introduces Bill to Declare National Housing Emergency

On January 8th U.S. Senator Elissa Slotkin (D-MI) introduced the National Housing Emergency Act of 2026. The bill requires the President to declare a national housing emergency and invoke the Defense Production Act to incentivize housing production and build 4 million new homes. To achieve this, the legislation would boost domestically produced materials to support the construction of housing, and force states and localities to cut red tape that currently stand in the way of building middle-class housing. This legislation is a concrete follow up to Senator Slotkin's "Economic War Plan" speech she gave in June 2025, and it specifically calls out for more manufactured housing.

The bill compels state and local government to change local laws like eliminating single-family zoning or allowing accessory dwelling units, especially manufactured homes. The bill also institutes a freeze for states or localities from passing laws, rules or regulations that impose a burden on the construction of housing during the period of the emergency. The bill will prompt the U.S. government to use the full strength of the Defense Production Act, to direct domestic industries to produce essential building materials, (including manufactured homes) and services to speed up housing and development.

In the full text, manufactured housing is called out several times. It calls for manufactured homes to continue to be built to the HUD code, and that local governments allow manufactured housing in all residential areas. It also calls for "reducing minimum lot size requirements".

Create an Experience in your Community

Today's home buyers are as interested in an experience, as they are in "things". For the most part, they don't ask for technology in their home, they expect technology in their home because new technology has become a regular part of our lives. Today's home buyer also expects immediate gratification; If they want something, anything, they can jump on Amazon and have it on their doorstep the next day. The definition of luxury has changed too – they want to experience luxury, not own it. Does your community offer amenities and features that attract today's homebuyer who wants more than just four walls and a roof over their head? Consider adding these amenities:

COMMUNITY GARDENS / GARDEN CLUBS. Why not let our residents with a green thumb help with the landscaping and gardens in your community? Consider a community garden where residents can plant vegetables and share them. It's a treat to go into a clubhouse and be gifted with fresh picked tomatoes, cucumbers or berries from a community garden.



PHONE: 206.652.4100
TOLL FREE: 888.205.8281
FAX: 206.652.4540

WWW.NWPARKS.COM

COMMERCIAL REAL ESTATE BROKERS
The Manufactured Housing Community Network

DOG PARKS. Animal lovers take the welfare of their pets as seriously as they do their own, and they love to have their four-legged family members make friends in their new community. A fenced area with some benches, relief stations and access to water are inexpensive ways to add value and community in underutilized spaces. It's also a great way to encourage residents not to let their animals run free throughout the community.

TECHNOLOGY AND SOCIAL MEDIA. Kids are more tech-savvy than most of us will ever be. Why not reward them for their knowledge and invite them to help others in the community set-up social media accounts and answer their technology questions. Encouraging them to be part of the community, instead of scolding them for driving too fast or leaving their bikes on the lawn, can be a great way to help them take pride in where they live.

LISTEN TO REALTORS – IS YOUR COMMUNITY APPEALING? Manufactured homes offer flexibility, with roughly 55% of new units being located within established communities. These communities often provide attractive amenities and lifestyle options like recreational areas and common social areas. With an estimated 44,000 manufactured home communities in the U.S. alone, the popularity of communal living is on the rise.

THE TOP FOUR THINGS THAT MAKE MANUFACTURED HOMES SO APPEALING. Affordability, energy efficiency, space, and improved construction. 70% of buyers cite lower costs and improved quality as their primary motivation for buying a new manufactured home.

Interest Rates for Manufactured Housing Communities

Interest rates for Manufactured Home Communities for loans from \$1,000,000 to \$10,000,000. Current financing for loans to \$10M includes a 3, 5, 7, or 10-year initial fixed-rate payment period, followed by a floating period for a full 30-year term.

-60% LTV, 5 Year Fixed Rate Period, 5.370% to 5.610%, loan amount \$2.5 Million and above.

-60% LTV, 5 Year Fixed Rate Period, 5.445% to 5.685%, loan amount \$2.5 Million or less.

No Pre-Pay 3-Year Loan Programs at 5.830% with a 1% origination fee.

Loans are adjustable-rate mortgages with an initial fixed rate period for the term indicated. After the fixed rate payment period ends, the interest rate adjusts semi-annually based on an index plus an ARM margin. Rate locks are available up to 90 days prior to closing under certain conditions.

7683 SE 27TH ST SUITE 315
MERCER ISLAND WA 98040

205 SE SPOKANE ST SUITE 348
PORTLAND OR 97202

National News

PIERRE, SOUTH DAKOTA. Two state lawmakers want the South Dakota Housing Development Authority to start offering loans on manufactured homes. The legislation calls for the authority to make \$5 million available for zero-interest loans. The loans could be in amounts up to \$10,000 and would apply to the home buyer's down payment. The \$5 million would come from money that the legislature previously appropriated to be used as loans for housing infrastructure and that money comes from a combination of state general funds and federal COVID-19 relief funds.

TEXAS A&M UNIVERSITY. "Forget everything you think you know about manufactured homes". Texas is confronting one of the most challenging housing affordability environments in decades. Although the state continues to attract new residents and employers, the rising cost of land, materials, and labor has sharply reduced the number of homes affordable to first-time or moderate-income buyers.

The housing affordability gap has significantly widened for entry-level buyers, many of whom now find themselves priced out of the site-built market. Texas real estate licensees, who often serve as the first point of contact for these households, are well positioned to help address this issue by expanding their familiarity with today's U.S. Department of Housing and Urban Development (HUD)-code MH. Modern product lines, including both traditional high-end HUD-code homes and the newer Cross-Mod category, offer a path to ownership that merges affordability with aesthetic appeal, energy efficiency, and even wealth-building potential.

The Texas Real Estate Research Center has tracked the manufactured housing industry for decades. From their experience, the image of the manufactured home in the minds of many consumers, and even some real estate professionals, often lingers somewhere between the "mobile home" of the 1970s and the basic double-wide of the 1990s. Although that stigma remains, the modern, high-end HUD-code product has evolved into something far more sophisticated and is comparable to similar site-built homes.

Manufacturers like Clayton Homes, Champion Homes, and Cavco Industries now produce homes that rival lower-priced site-built construction in design, quality, and finish. The controlled process of building a home in a factory delivers consistency and efficiency that even large site-built builders often struggle to match. The typical construction-to-delivery timeline for a high-end HUD-code home ranges from three to four months, compared with five to six months (or longer) for site-built equivalents. The factory process also generates less waste, a growing disposal concern as Texas homebuilding expands in the years ahead. (Courtesy of the Texas Real Estate Research Center).



PHONE: 206.652.4100
TOLL FREE: 888.205.8281
FAX: 206.652.4540

WWW.NWPARKS.COM

COMMERCIAL REAL ESTATE BROKERS
The Manufactured Housing Community Network

Industry New-Home Production Declines in 2025

According to official statistics compiled on behalf of the U.S. Department of Housing and Urban Development (HUD) and verified by the Manufactured Housing Association for Regulatory Reform (MHARR), HUD Code manufactured home year-over-year production declined again in November 2025, according to just released statistics from MHARR.

Current data indicates that HUD Code manufacturers produced 7,203 homes in November, a 16.2% **decrease** over the 8,597 new HUD Code homes produced in November of 2024. Cumulative new home production for 2025 is now 95,938 homes, a 0.3% decrease from the 96,236 homes produced over the same 11-month period in 2024. This is unsettling news for the manufactured home industry nationwide, which has struggled to maintain production stability in an uncertain interest rate climate and fluctuating economic and inflationary period.

A further analysis of the official industry statistics shows that the top ten manufactured home shipment states – with monthly, cumulative, current production year (2025) shipments per category as indicated – are: 1) Texas, 2) Florida, 3) North Carolina, 4) Alabama, 5) South Carolina, 6) Louisiana, 7) Georgia, 8) Tennessee, 9) Kentucky, and 10) Mississippi.

Industry leaders continue to face criticism for their failure to remedy, or even seriously address, the major, continuing national bottlenecks that have suppressed the growth and expansion of the mainstream, HUD Code manufactured housing industry for decades with no let-up or resolution in sight. Those bottlenecks include both discriminatory zone exclusion and the absence of any federal level support for the manufactured home consumer chattel loans which account for more than 70% of all new manufactured home consumer purchases. Fannie Mae and Freddie Mac must implement the Duty to Serve (DTS) mandate with respect to the 70% of the mainstream manufactured housing consumer finance market.

The manufactured home industry should demand action to resolve these major bottlenecks and expand the market for mainstream, affordable manufactured housing consistent with existing law.

this information has been secured from sources we believe to be reliable, but we make no representation or warranties, expressed or implied, as to the accuracy of the information.

7683 SE 27TH ST SUITE 315
MERCER ISLAND WA 98040

205 SE SPOKANE ST SUITE 348
PORTLAND OR 97202



PHONE: 206.652.4100
TOLL FREE: 888.205.8281
FAX: 206.652.4540

WWW.NWPARKS.COM

COMMERCIAL REAL ESTATE BROKERS
The Manufactured Housing Community Network

Upcoming Events

MHCW Legislative “Day On The Hill”

February 5, 2026

10am – 3pm Washington State Capitol

www.mhcnw.org – phone: 360.753.8730

Manufactured Housing Communities of Oregon

Management Training

In Person – May 15, 2026, Wilsonville Holiday Inn

On-line via Zoom – February 26th & July 30th

www.mhco.org – phone 503.391.4496

MHI Winter Meeting

February 16-18, 2026

JW Marriott Atlanta Buckhead

Atlanta, Georgia

www.manufacturedhousing.org

MHI 2026 Congress & Expo

April 7-9, 2026

MGM Grand, Las Vegas, Nevada

www.manufacturedhousing.org

Over a Billion Dollars in Park Sales

Northwest Park Brokerage, Inc. is the largest volume brokerage company specializing solely in Manufactured Home & RV Communities in the Pacific Northwest. We sell more mobile home parks and RV parks and have the highest dollar volume in sales than any other company. If you're looking to sell, buy, develop, invest, or need professional advice, Northwest Park Brokerage is the first and only source that you need to remember!

7683 SE 27TH ST SUITE 315
MERCER ISLAND WA 98040

205 SE SPOKANE ST SUITE 348
PORTLAND OR 97202



Off Market Properties Available!
Contact us today for the latest information.

Always Engage the Best

Regardless of current market circumstances, trust **Northwest Park Brokerage**, because no brokerage firm in the Pacific Northwest or on the entire West Coast has a better grasp of market conditions and emerging opportunities than **Northwest Park Brokerage**.

We have our pulse on the industry, we intimately understand the business, and we have relationships with buyers and sellers who are serious, qualified, and motivated. Let us help you evaluate your community. **Give us a call at 206.652.4100.**

Licensed in Washington, Oregon, Idaho and Montana. Licensed broker since 1989. Relationships with many top special servicers, financial institutions and major banks.

Over \$1 Billion in Community Sales. Visit our website at www.nwparks.com

this information has been secured from sources we believe to be reliable, but we make no representation or warranties, expressed or implied, as to the accuracy of the information.