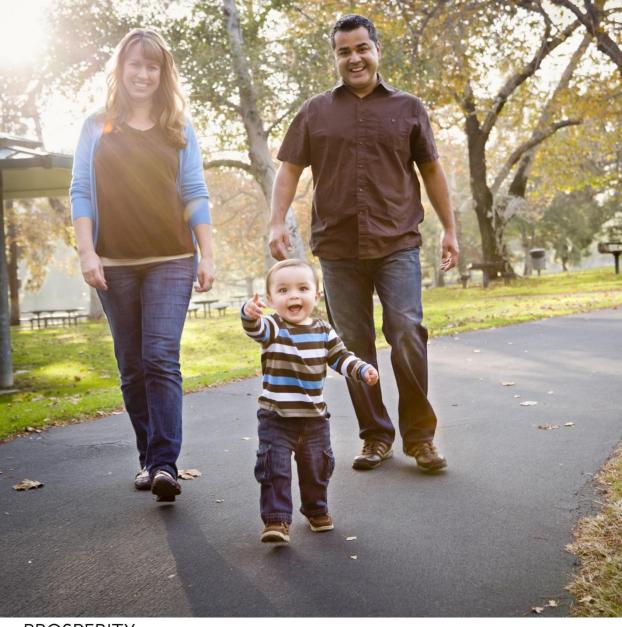
Harnessing New Homeownership Business Opportunities

2019 NCSHA Annual Conference & Showplace Boston, MA October 21, 2019

Doug Ryan
Senior Fellow





The Prosperity
Now mission is
to ensure
everyone in our
country has a
clear path to
financial stability,
wealth and
prosperity.



Manufactured Housing Basics

- 7% of US housing stock; 8 million units nationally
- 57% sited on private land
- 10% of new single-family housing starts
- ~95,000 shipments expected this year
- 45% of construction costs
- ~80% will be titled as private property, and financed with chattel



Manufactured Housing Finance

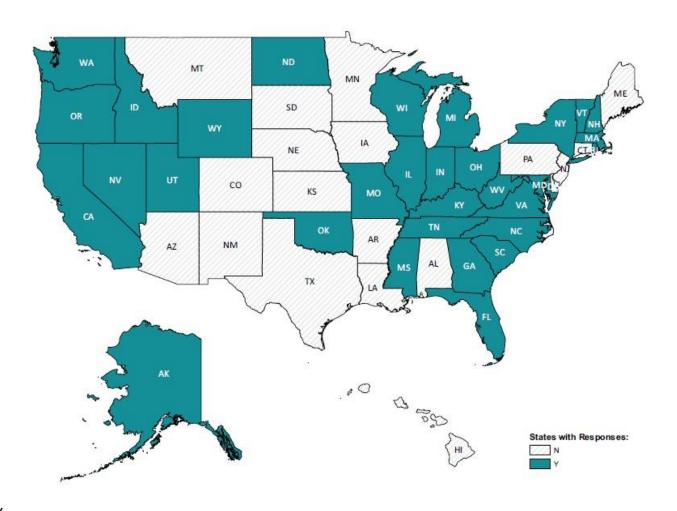
- Fannie & Freddie have a duty to serve MH
- Fannie's MH Advantage
- Freddie's ChoiceHome
- USDA, VA & FHA
- Cash sales important, especially for existing homes
- MHC preservation is vital





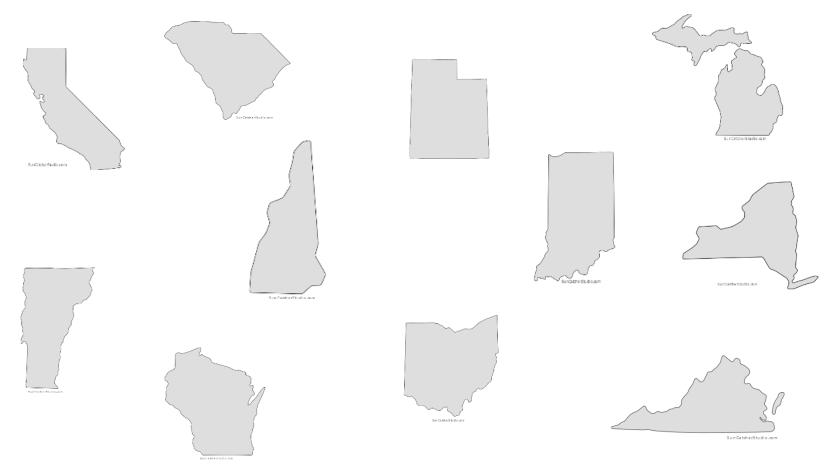


31 HFAs responded to Prosperity Now and NCSHA survey



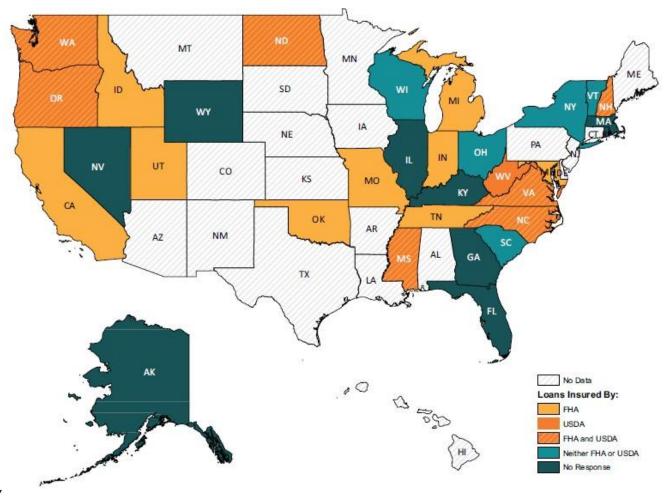


11 HFAs have added or expanded MH offerings in recent years

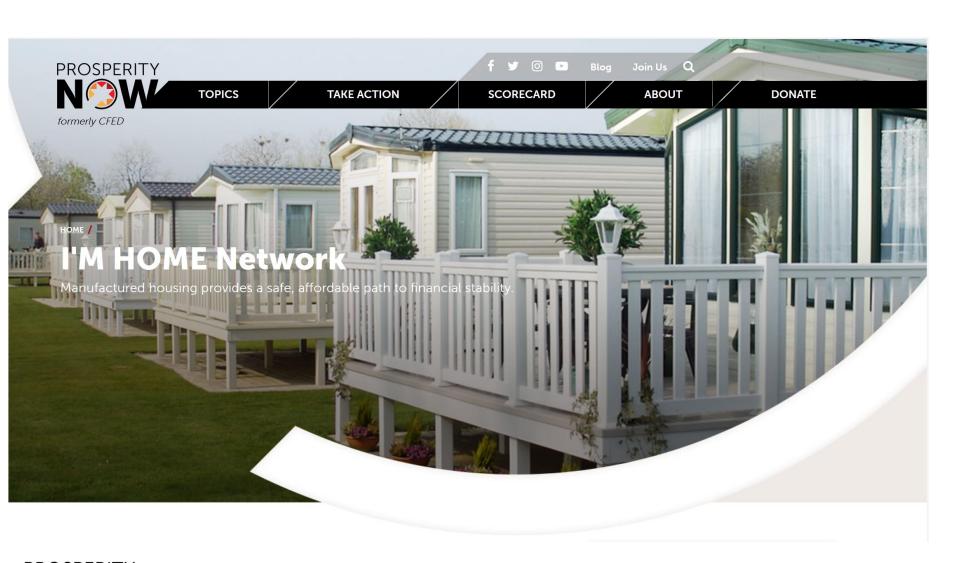




Many HFAs rely on USDA and FHA products for MH offerings









I'M HOME conference





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