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Manufactured Homes Gain Value, but Wealth Potential Remains Uneven

As reported by www.realtor.com

Manufactured housing is increasingly positioned as an affordable entry point into homeownership, but its role as a wealth-building tool remains complex. New data from Realtor.com shows that these properties have appreciated significantly in recent years, challenging long-held assumptions about their financial viability.



Between 2019 and 2026, manufactured homes sold with land increased in value by 70.1%, outperforming the 58.6% growth seen in traditional single-family homes. Even units without land posted gains of 51.6%, suggesting that depreciation is not a universal outcome in this segment.

“The usual narrative seems to be ‘Don't buy a mobile home, it will lose value,’ to which we are saying, ‘Not necessarily,’” said Joel Berner.

Affordability remains a key driver. Median listing prices for manufactured homes are significantly lower than site-built homes, with monthly payments reflecting a similar gap. That lower barrier to entry is drawing attention from policymakers seeking scalable solutions to the housing affordability crisis.

However, the report highlights structural differences that limit wealth accumulation. Ownership of the underlying land is a critical factor, with homes tied to owned land appreciating nearly 20 percentage points more than those on leased plots. Financing conditions also vary widely, with some buyers relying on alternative loan structures that can affect long-term value.

Manufactured homes also tend to be more volatile assets. They sell more slowly, are more likely to require price reductions, and can expose owners to greater downside risk during market shifts. The segment continues to offer access to homeownership, but outcomes depend heavily on asset structure, financing, and location.