America's Housing Crisis:
State AGs Defend One of the Last Affordable Paths to Homeownership

Authors: AG Studies Staff and Policy Fellows

The Affordable Housing Crisis Hits Manufactured Housing Communities

With millions of Americans priced out of buying a home, the housing crisis has elevated manufactured housing from a last resort to one of the last affordable paths to homeownership. Communities once dismissed as "trailer parks" now appeal to a diverse mix of residents, from retirees and veterans living on fixed incomes to working-class families and younger households.

As the "largest form of unsubsidized affordable housing" in the nation, manufactured housing provides a critical pressure valve in a market that has become overwhelmingly unaffordable for the typical U.S. household. While Congress recently enacted landmark bipartisan housing legislation, experts note that addressing the housing crisis will take time and "immediate relief may not come just yet for homeowners and renters."

Unlike traditional homes, manufactured homes are built entirely in a controlled factory environment under rigorous federal standards, reducing construction costs.[1] For homebuyers, the savings can be substantial: the average cost of a new manufactured home stood at $126,800 as of May 2025, which is less than one-quarter of the national average home sale price of $512,800.

Those numbers underscore why manufactured housing remains one of the only realistic entry points into homeownership for many Americans.

For prospective buyers, though, the key question is not only whether they can afford a manufactured home, but where they can realistically put it. Restrictive zoning and other local regulations can limit where manufactured homes are placed, particularly in metropolitan areas.[2]

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[1] Mobile homes are a type of manufactured housing built before the U.S. Department of Housing and Urban Development adopted national manufactured home construction and safety standards in 1976. Although the terms have distinct technical meanings, they are often used interchangeably in practice.
[2] Provisions in the new federal housing bill may help ease those barriers.

Manufactured housing communities help answer that question by providing access to land, though usually on terms that leave residents owning their homes while leasing the lots beneath them from a private community owner.

That split ownership structure creates a unique vulnerability for homeowners. Community owners control lot rents, common areas, and shared infrastructure, exposing residents to rent hikes, deteriorating conditions, and displacement.

One study describes the paradox of owning a home while lacking control over the land beneath it as a state of "quasi-homelessness." The fact that most residents do not have leases protecting them from unexpected rent increases, eviction, or other unilateral changes leaves homeowners even more vulnerable to losing their homes despite owning them.

As the housing crisis has deepened across nearly every segment of the housing market, manufactured housing communities have become a growing focus for state attorneys general (state AGs). These chief legal officers are using their enforcement authority and other tools to protect residents from exorbitant rent increases, untenable living conditions, and displacement pressures that make it increasingly difficult, if not impossible, to remain in their homes.

For state AGs, the issue is not merely whether manufactured housing remains inexpensive on paper, but whether residents can actually live safely and securely in the homes they own.

The Perils of Homeownership Without Control

In a previous publication, we examined how countless Americans are struggling to afford sky-high rents while facing dangerous living conditions, predatory business practices, and displacement pressures.

That crisis is also apparent in manufactured housing communities. What distinguishes these communities is not only the housing itself, but the separation of homeownership from land ownership.

In most cases, residents own their home but are dependent on a private community owner for access to land and essential infrastructure. That infrastructure includes roads, utilities, and common areas, all of which directly affect the safety, livability, and monthly costs of the community.

Although owning a home in the U.S. is associated with greater security and stability, homeowners in manufactured housing communities can experience a very different reality.

When rents soar, fees increase without justification, or infrastructure deteriorates, these households often have little control.

In a housing sector already defined by scarcity, even modest increases in monthly costs can undercut long-term affordability. Since leaving is usually not a realistic option, residents have few alternatives.

Relocating a smaller manufactured home can cost as much as $10,000 for a short-distance move alone, and safety concerns or legal restrictions can prevent older homes from being moved at all. Under these circumstances, the right to move may mean little in practice.

This lack of mobility creates a power imbalance between residents and community owners that makes decisions affecting the community especially consequential for residents. Over the past two decades, private equity firms and other large corporate operators have aggressively acquired these communities, transitioning them from "mom-and-pop" establishments to consolidated corporate portfolios.

The financial incentives are clear: residents have limited ability to relocate, while community owners can increase revenue through higher lot rents, new fees, and deferred maintenance.

Residents and advocates have reported a range of problems tied to this takeover, including steep rent increases, deteriorating roads, failing water and sewer systems, electrical outages, unlawful fees, inadequate maintenance, and coercive eviction practices.

Even as their financial stability, health, and safety declines, many residents find themselves effectively locked into these communities. Others are forced to abandon their homes altogether, losing not only their private sanctuary but also, for many, their largest financial asset.

Together, these pressures have turned manufactured housing communities into a key front in the broader fight over fair, safe, affordable homeownership, with state AGs responding in several distinct ways.

Four Ways State AGs Are Protecting Affordable Homeownership

State AGs across the country are leveraging their enforcement authority and other tools to ensure that manufactured housing communities remain safe, well-managed, and fully compliant with state law. Their efforts generally fall into four broad categories.

1. Holding Landlords Accountable for Unlawful Rent Increases, Fees, and Charges

Because relocating a manufactured home is often prohibitively expensive or impossible altogether, unlawful rent increases, fees, and charges can become powerful tools of economic coercion or even retaliation. State AGs have responded by warning community owners about their legal obligations and bringing enforcement actions against companies that subject residents to these harmful, unlawful practices.

New York AG Letitia James' victory against the owners of River Valley Estates in 2025 serves as a prime example. A court found that the owners had violated multiple state laws by increasing rents during existing lease terms, imposing a trash utility fee without proper notice, and charging residents illegal fees and credit card surcharges for rent payments. The court's ruling came in addition to findings involving serious infrastructure failures, highlighting how increased financial strain and deteriorating living conditions often go hand in hand in manufactured housing communities.

Similarly, in 2021, Minnesota AG Keith Ellison pursued enforcement against a community owner for allegedly imposing excessive late fees while neglecting basic upkeep that endangered school children. In announcing the lawsuit, AG Ellison emphasized that manufactured housing communities remain "an important source of affordable housing and homeownership" and that residents deserve to "live with dignity and respect."

For residents whose homes are effectively anchored to someone else's land, unlawful rent increases and improper fees can quickly make housing costs unaffordable. By holding community owners accountable, state AGs are protecting vulnerable households while helping preserve one of the few affordable pathways to homeownership available to Americans today.

But affordability can be undermined not only by what residents are charged, but also by what community owners fail to maintain.

2. Addressing Unsafe Living Conditions

Affordability alone cannot make housing truly sustainable if residents lack reliable access to clean water, functioning utilities, safe roads, and other essential infrastructure. Recognizing that habitability is inseparable from housing security, state AGs have used their enforcement authority to address community conditions that threaten residents' health and safety.

At its worst, neglect can prove deadly. In August 2025, after residents complained about repeated electrical failures that left their homes without air conditioning during triple-digit temperatures, Arizona AG Kris Mayes sued the owners and operators of Redwood Mobile Home Park in Tucson. She stated that families had been "forced to live in sweltering, unsafe conditions while corporate landlords ignored their duty to provide safe and habitable living conditions."

AG Mayes asked the court to order the park owners to immediately fix the dangerous electrical system or provide alternative housing for residents until repairs were completed. She warned that mobile homes without air conditioning "become an oven" in extreme heat, underscoring the potentially life-threatening consequences of neglected infrastructure.

Likewise, earlier that year, Indiana AG Todd Rokita sued the owner and operator of Deerfield Estates Mobile Home Park over what he described as "deplorable" living conditions, including reports that residents were forced to drink and bathe in brown and yellow water unless they purchased their own supply. The lawsuit alleged that the owner violated Indiana's habitability standards, illustrating how state law can provide AGs with a legal avenue for enforcing safe and livable housing standards.

These cases reflect a common principle: affordable homeownership loses much of its value when residents lack access to safe drinking water, functioning utilities, and other infrastructure necessary for daily life. By enforcing habitability standards, state AGs help ensure that affordability in manufactured housing is not defined solely by monthly housing costs and lot rents, but also by the quality and safety of the communities residents call home.

3. Protecting Residents from Unlawful Displacement

Beyond rising costs and deteriorating living conditions, changes in community ownership can expose manufactured housing residents to displacement. When landlords use threats, misrepresentations, and other unlawful tactics to force residents out of these communities, state AGs have made them pay.

In 2024, then-Washington AG Bob Ferguson secured nearly $1.1 million in a legally binding resolution after the buyers of the Beacon RV mobile home park issued unlawful eviction and utility shutoff notices before they had even completed the purchase. The buyers planned to convert the park into short-term rentals. Their contempt was palpable, with one of the buyers referring to residents as "filth" in written communications.

Two visibly armed agents delivered notices on behalf of the buyers, leaving residents "shocked and scared." Once they took ownership, the new owners failed to maintain safe and sanitary conditions, "allowing a rat infestation, piles of garbage, and feces-smeared bathroom facilities."

Fearing they would be "kicked out" of the park, have their homes towed away, or be unable to secure low-income housing because of an eviction, many residents fled the property. Some required hospitalization and ongoing care from the stress and physical demand of the move.

Others struggled to find another park with space available for their homes. One elderly resident undergoing cancer treatment had to borrow money to relocate. Another resident was kept from seeing their young child due to concerns about the open firearms and the owner threatening to shut off power.

The settlement provided approximately $400,000 in restitution to current and former residents, many of whom were elderly, veterans, or people with disabilities. AG Ferguson's office calculated that each resident would receive a $10,000 check. His office had previously secured $57,000 in administrative fines and a court order requiring the owners to provide tenants with the greater of $2,000 or their actual relocation costs.

For residents who own their homes but not the ground beneath them, unlawful displacement can upend every part of daily life. This case demonstrates how state AGs can secure justice for manufactured housing residents, helping them recover from the destabilizing, life-altering consequences of being forced out of their communities.

4. Strengthening Resident Protections Through Legislative Advocacy and Public Guidance

Although litigation plays a critical role in holding unscrupulous community owners accountable, state AGs also use legislative advocacy and public guidance to empower residents and strengthen their legal protections.

For example, Delaware AG Kathy Jennings worked closely with legislators and community stakeholders to advance legislation that would expand her office's authority to intervene when community owners fail to maintain conditions that threaten residents' health and safety. AG Jennings celebrated the bill's passage in 2025, stressing that it would save constituents "time, money, and dignity."

Public guidance is another tool state AGs have used to protect manufactured housing residents. In 2024, Massachusetts AG Andrea Joy Campbell issued an updated guide to manufactured housing community law that helps residents understand their rights, clarifies community owners' responsibilities under state law, and provides residents and legal services organizations with practical guidance for navigating common disputes. This type of guidance is important because many residents may not know which rent increases, fees, notices, or maintenance failures violate state law until an AG office makes their rights clear.

By advocating for expanded enforcement authority, clarifying rights, and providing residents with practical legal guidance, state AGs can help prevent unlawful conduct from occurring or escalating, rather than merely responding after harm occurs.

State AGs Help Protect the Promise of Homeownership

Manufactured housing remains one of the nation's most affordable pathways to homeownership, but ownership alone does not guarantee security when residents lack control over the land beneath their homes, the infrastructure they rely on, or the rules that govern whether they can stay in their homes.

That is why state AG involvement matters. While not every community owner acts unlawfully, abuses in this sector can be uniquely destabilizing because residents often have few affordable alternatives and limited ability to move the homes they own.

By challenging unlawful rent increases and fees, enforcing standards that keep manufactured housing communities safe and livable, addressing coercive displacement, and strengthening resident protections, state AGs are helping ensure that families with too few housing options can experience the safety, security, and dignity that homeownership promises.

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