A Forgotten Source of Affordable Housing

Why We Should Preserve Manufactured Home Communities in New Mexico

Courts, Corrections & Justice Interim Committee

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What We’ll Cover Today

- The Landscape of Manufactured Home Communities (MHCs) in New Mexico
- Rights and Remedies of MHC Residents – Why Current Protections Fall Short
- Growing Threats to MHCs
- A Path to Preservation in New Mexico

The Landscape of Manufactured Home Communities in New Mexico

What Is a Manufactured Home Community (a/k/a Mobile Home Park)?

- The New Mexico Mobile Home Park Act (MHPA) applies to a parcel of land used for the continuous accommodation of twelve or more occupied mobile homes.
  - Residents are homeowners who lease the ground beneath their home.
- "Mobile home" = a single-family dwelling built on a permanent chassis designed for long-term residential occupancy … to be installed in a permanent or semipermanent manner. Recreational vehicles are excluded.

New Mexico's Largest Source of Unsubsidized Affordable Housing Stock

15%

of NM's housing stock is manufactured housing — nearly 3x the national rate of 5.4%

357,299

New Mexicans (about 17% of the state's population) live in manufactured housing

19.6%

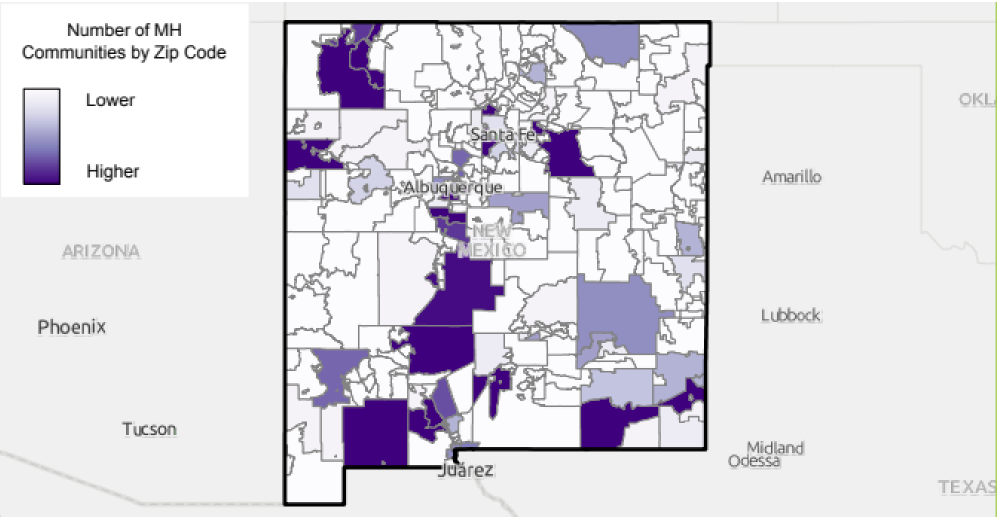
Share of all new single-family homes — ranking 6th in the nation

$132K

Average cost of a new manufactured home, vs. ~$410K for a new site-built home

Housing New Mexico's 2026 Housing Strategy Update – *"Goal: Ensure that manufactured homes continue to be a housing solution for homeowners and renters."*

Distribution of Manufactured Home Communities in New Mexico



- Approximately 470 MHCs in New Mexico
- Bernalillo County has the most MHCs by county—75 communities with an estimated 9,375 households living in-lot lease communities.

Source: NM Manufactured Housing Division registration records, compiled by NMCLP; HIFLD Mobile Home Parks dataset (2025).

The Important Role of MHCs in New Mexico

- The “land-lease” structure of MHCs gives families a path to homeownership without the cost of buying land—often the only realistic route to homeownership for young families and those on fixed incomes.
- They allow aging residents to maintain independence and stay in their own homes.
    - MHCs provide a close-knit community that's often harder to find in other forms of housing.

Rights and Remedies of MHC Residents - Why Current Protections Fall Short

MHC Resident Rights:

New Mexico's Mobile Home Park Act adds protections on top of what renters get under the Uniform Owner-Resident Relations Act:

- **Rent increases** — 60 days' written notice before any rent increase takes effect.
- **Evictions** — A tenancy can only be terminated for cause.
- **Community rules** — New or amended park rules require 30 days' written notice before they can be enforced against existing residents.
- **Utility charges** — Requires disclosures of actual usage or the formula used to determine usage, disclosure of administrative fees, and access to meter readings.
- **Notice for closures** — If a zoning-permitted change of use would force residents out, the landlord must give at least six months' written notice of intent to close the park and displace residents.

Nowhere to Turn for Enforcement

- New Mexico has no statewide housing enforcement agency tasked with proactively investigating MHPA violations.
- The Regulation and Licensing Department's Manufactured Housing Division oversees construction and installation — not violations of residents' rights under the Act.
- The NM Department of Justice has taken the position that it lacks authority to enforce the MHPA, leaving enforcement almost entirely to private civil litigation.
- Most MHC residents are seniors or low-income households who cannot realistically afford to sue a well-resourced corporate landlord.

The Consequences of No Public Enforcement – Amber Skies and Desert Palms

STATE OF NEW MEXICO
DEPARTMENT OF JUSTICE

IN THE MATTER OF:

DESERT PALMS ESTATE LLC
2000 E First Street
Alamogordo, NM 88310
Brad Dunn, owner

Respondent.

ASSURANCE OF DISCONTINUANCE

Pursuant to NMSA 1978, Section 8-5-2(J) and Sections 57-12-9 and -15, this Assurance of Discontinuance ("AOD"), is entered into by and between the State of New Mexico ex. rel. Raúl Torrez, Attorney General, Department of Justice ("NMDOJ"), and Respondent DESERT

Why Enforcement Matters – the "Mobility Myth"

93-95%	$3K–$20K	One move
of manufactured homes remain in one location for lifespan of the home.	is the typical cost to relocate a manufactured home.	is all conventional financing allows — after that, a home becomes ineligible for most loans and can be difficult to insure.

- In practice, a homeowner can't just relocate to escape a landlord who is breaking the law and violating their rights.
- Lot lease communities – "a Waffle House where everyone is chained to the booths."

  \- Frank Rolfe, co-owner of Mobile Home University, an industry training program for MHC investors

Sources: The Pew Charitable Trusts (2025); Fannie Mae Selling Guide §B2-3-02 (2026); Private Equity Stakeholder Project (2020).

A Growing Threat: Corporate Investor & Private Equity Acquisition

The Private Equity Playbook

1. Buy the park

Corporations, out-of-state investors or private equity firms acquire communities historically owned by small, local operators.

2. Raise the rent

Because it is almost impossible to move an MHC, lot rent increases face little resistance.

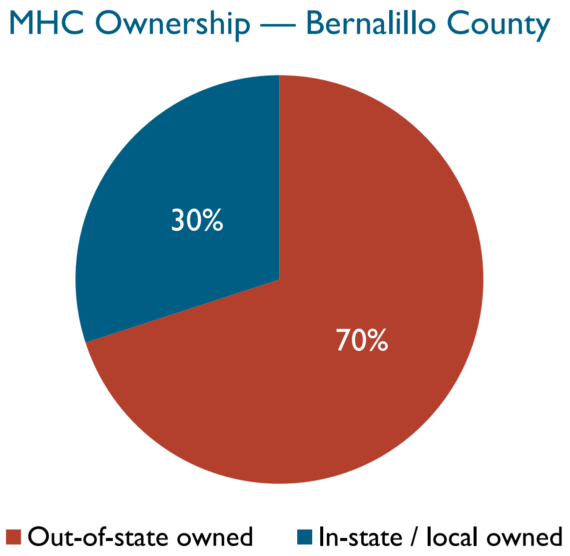
3. Increase the park's value

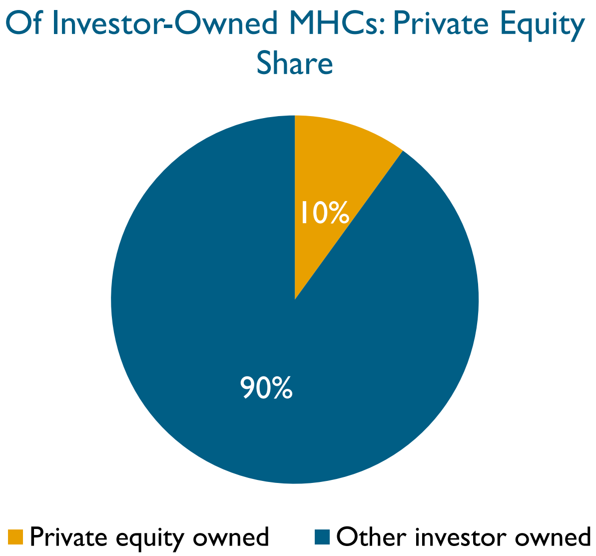
Higher rent rolls raise the community's sale value, independent of any real improvement to park.

4. Sell within a few years

The park is flipped for a profit — and the cycle often repeats under the next owner.

Out -of-State & Private Equity Ownership





Source: NM Manufactured Housing Division registration records, compiled by the New Mexico Center on Law and Poverty.

Private Equity by the Numbers

- Historically, most of New Mexico's MHCs were owned by small, locally owned family businesses. That model has shifted rapidly in recent years.

13% → 23%

institutional investors' share of MHC purchases nationally, 2017–19 vs. 2020–21

$9.4B

spent by institutional buyers acquiring MHCs nationwide in 2021 alone

5x

the pace lot rents grew compared to apartment rents, 2023–2024

Source: Realtor.com (May 2026), citing Genesis Community Loan Fund analysis; Sen. Maggie Hassan, Joint Economic Committee (Dec. 2025).

What Happens Under Corporate Ownership?

- Rents rise, often with little notice
- Maintenance issues pile up as investment in the property declines
- Park rules and policies change with little or no input from residents
- Amenities and services residents rely on are reduced or closed
- In the most severe cases, parks are sold or closed out from under residents

A Cautionary Tale: Dale Mobile Village

- Dale Mobile Village, rural Santa Fe County
- A family-owned manufactured home community for decades— until it was sold to a corporate buyer.
- The new owner raised lot rents by as much as 97%, without proper notice.
- Residents were displaced, forced to abandon their homes, and found themselves in untenable living conditions.

The Financial Toll on New Mexico Families

41% → 54%

NM's seniors in MCHs who are cost-burdened, 2019 vs. 2023

↑ 53%

Increase in average rent for NM seniors in MHCs, 2019–2023

↑ 40%

National average increase in eviction filings in the months following the sale of an MHC

- As corporate and private equity ownership of New Mexico's land-lease communities has grown, so has the cost of staying in them — rents climbing faster, evictions rising after park sales, and more senior residents cost burdened than ever.

Sources: Housing New Mexico 2026 Housing Strategy Update; NPR (Sept. 2025); Eviction Lab (June 2025).

Congress Is Taking Notice

- In December 2025, U.S. Senator Maggie Hassan (D-NH), ranking member of the Senate Joint Economic Committee, opened an ongoing investigation into corporate and private-equity ownership of manufactured home communities nationwide.
- The inquiry focuses on:
  - Corporate structure — shell companies that obscure who really owns a community
  - Financing — how acquisitions are funded, and any use of public tax breaks or incentives
  - Rent & fee hikes — strategies for raising lot rents and adding mandatory resident fees
  - Legal tactics — lease terms, mandatory arbitration clauses, and alleged resident retaliation

Source: U.S. Senate Joint Economic Committee, press release (Dec. 9, 2025).

New Mexico's Own Delegation Is Responding

- August 2025 - U.S. Rep. Gabe Vasquez (NM-02) introduced the Keep Mobile Homes Affordable Act (H.R. 4969) to curb price gouging and protect essential utility access in manufactured home communities.

- The bill would trigger federal regulatory review wheneve an investor acquires more than 2,500 mobile homes or l nationwide — adding oversight to large-scale corporate purchases before rents and fees become untenable for residents.

Source: U.S. Senate Joint Economic Committee, press release (Dec. 9, 2025).

A Path to Preservation: Policy Considerations for Maintaining New Mexico's Largest Source of Affordable Housing

The Resident-Owned Community (ROC) Model

- In a resident-owned community, homeowners collectively purchase the land beneath their homes through a cooperative or similar structure.
- Residents gain long-term control over lot rents, community rules, infrastructure investment, and the community's future.
- Because residents govern the community themselves, there's no outside investor seeking to maximize short-term returns.

Research finds ROCs are associated with:

- Lower lot fees
- Greater housing stability
- Higher home sale values
- More opportunity for residents to build wealth

Source: Abt Associates, "Expanding Resident and Nonprofit Ownership of Manufactured Home Parks" (2022).

Opportunity to Purchase (OTP): How It Works

- **Enabling legislation giving residents the rights to:**
    - Advance notice of a landlord’s intent to sell the MHC;
    - Gives residents the right to math a third party offer;
    - Sufficient time secure financing and match a purchase price;
    - Disclosure of all material terms of a third party’s offer.

Success Story: Colorado

- In 2020, Colorado passed HB-2120, giving MHC residents the right to match an outside offer and purchase their community if the owner decides to sell.
    - Resident groups have used the law to purchase 19 communities, preserving roughly 948 homes as permanently affordable.
- Violations of the Act are enforced by the state Department of Local Affairs and the Attorney General— not left to residents alone.

Source: ROC USA, "Colorado Is Setting the Example" (2023).

Federal Funding - Will New Mexico Be Ready to Use It?

- H.R. 8047, the Promoting Resident Ownership of Manufactured Home Communities Act, would amend the Housing Act of 1974 to create a dedicated federal grant program supporting resident ownership.
- These federal dollars are intended to help residents organize and buy the land under their homes— but that only works in states where residents already have the legal right to make that purchase.
- Twenty-two states have already passed OTP legislation, putting their residents in line for exactly this kind of federal support. New Mexico has not.

Give the NM Department of Justice Enforcement Authority

New Mexico – the Department of Justice (DOJ) has no independent authority to investigate complaints or act against violators.

What other states do:

- **Colorado** has violations of its Mobile Home Park Act enforced by both the Department of Local Affairs and the Attorney General – not left to residents' private lawsuits.
- **Washington** has its Attorney General directly enforcing the state's Manufactured Home Act and operates a Manufactured Housing Dispute Resolution Program residents can use before ever going to court.

Authorizing New Mexico's DOJ to investigate and enforce the MHPA would give residents a public backstop – not just a private right to sue a well-resourced corporate landlord.

See the Impact Firsthand!

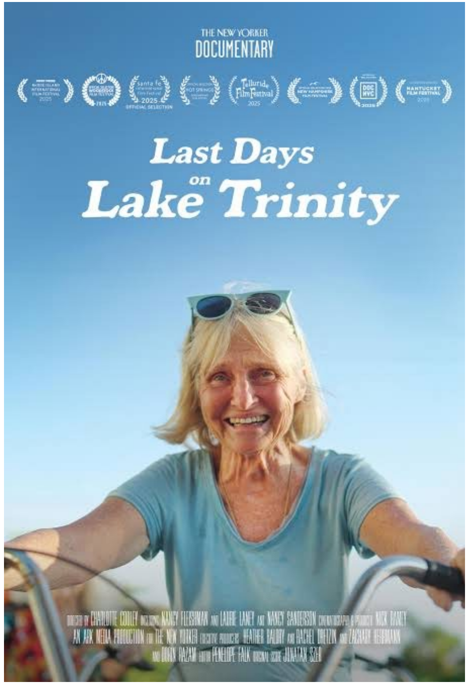
- Join us for a short film and community conversation about what's at stake when private equity takes over the land beneath New Mexicans' homes.

- **Wednesday, August 26, 2026 | 6:00–7:30 PM**

- **Martha Liebert Public Library**
  124 Calle Malinche, Bernalillo, NM 87004

- Dinner and Spanish interpretation provided.

- **Hear directly from constituents living in MHCs why these communities are worth protecting!**



Thank You!

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