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Affordable Housing:
**MANUFACTURED
HOMES**



- Finding Your American Dream
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- Choosing Your Home
- A Price You Can Afford
- Tiedown Law
- Fire Safety
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- Checklist

*University of Illinois at Urbana-Champaign
College of Agricultural, Consumer
and Environmental Sciences
Cooperative Extension Service
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Today's manufactured-housing industry has deep roots in answering the American public's call for affordable housing. In June 1974, the U.S. Congress passed the National Manufactured Home Construction and Safety Standards Act.

Since then, the creators of the "mobile home" grew into the manufactured-housing industry. Congress even adopted the name "manufactured housing" to show clearly that yesterday's "mobile home" can't compare to today's modern manufactured home.

Today's manufactured homes are well designed, spacious, and affordable. They are inspected to see that they meet the construction standards set by the U.S. Department of Housing and Urban Development (HUD). In every way, they're comparable to site-constructed homes.

Finding Your American Dream

Home costs continue to rise. Many families wonder if the American dream of owning their own home ever will come true. The good news is that manufactured homes offer whatever you want in a home. The price is affordable—because they arrive at the building lot as complete units, rather than being built from scratch on site.

If you're looking for a first home, a larger house for your growing family, or the perfect retirement home, a manufactured home could be the answer.

A Better Way to Build

Instead of three to six months to build a house on site, a manufactured home is constructed from start to finish in five days. By having supplies and materials close at hand and using assembly-line methods, the manufacturer can avoid many of the problems that plague the builder of site-built homes. The builder of manufactured homes has less concern for bad weather, scheduling of subcontractors, unavailability of materials, and loss due to vandalism and theft.

All manufactured homes, regardless of size or location, must meet one of the most rigid standards in the housing industry, the HUD code. The code covers design, construction, and structural provision. It includes the installation and performance of the heating, plumbing, air-conditioning, and electrical systems. Third-party inspections ensure that the HUD standards are met.

Because manufactured homes are built to this strict code, you are assured of energy efficiency. The code limits allowable heat loss in winter and heat gain in summer.

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Choosing Your Home

You may pick from a wide range of exterior designs, depending on your taste and your budget. Siding options come in a variety of colors and materials, including metal, vinyl, and wood. You also may select design features such as a bay window, a gable front, or a pitched roof with shingles. Awnings, patio covers, and decks are available.

Many floor plans are available that include spacious living rooms, dining rooms, fully equipped kitchens, one to four (or more) bedrooms, family rooms, and utility rooms.

You can choose the color and quality of carpets and wall coverings. You can choose other features such as custom cabinets, window styles, and wood-burning fireplaces. Ask your retailer about options offered on the homes he or she sells.

Most manufactured homes are sold with a refrigerator and range. But some may include a microwave oven, trash compactor, garbage disposal, washer/dryer, and more.

You may wish to increase your home's energy efficiency—with options like increased insulation, double- and triple-glazed windows, and energy-efficient appliances. Ask your retailer about these features and their costs.

A Price You Can Afford

A wide range of financing options gives would-be owners flexibility in choosing a loan to meet their budget.

Many manufactured homes are financed through a retail installment contract, which can be arranged through the retailer or by the home buyer directly with a financial institution. Also, manufactured homes qualify for Veteran's Administration (VA) and Federal Home Administration (FHA) loans, as well as for Farmer's Home Administration (FmHA) loans.

When the construction cost of a manufactured home is compared with site-built construction cost, the manufactured home's cost is one-third to one-half as much. This difference comes because builders of manufactured homes can work year-round inside, buy materials in volume, and efficiently use construction materials.

Tiedown Law

On September 14, 1979, the Illinois Mobile Home Tiedown Act went into effect. All mobile homes or manufactured homes moved or set up on site after January 1, 1980, must meet these standards (within 30 days after the home is set up on the site). Within 30 days from the date of installation, the owner of each mobile or manufactured home must file a tiedown report on forms available from the Department of Public Health.

Tiedown requirements ensure that a manufactured or mobile home *can withstand* the same wind speeds as a site-built home.

Fire Safety

The relative fire safety of manufactured homes and site-built homes has been the subject of much debate. Since the HUD 1976 standards for manufactured homes went into effect, the frequency of fires in manufactured homes has improved significantly.

In 1985, Foremost Insurance Company assessed the impact of the 1976 HUD standards on the fire characteristics of manufactured housing, developing information needed to make judgments in the fire-safety debate between advocates of manufactured homes and site-built homes.

Their research shows that manufactured homes compare favorably to site-built homes in terms of frequency of fires. On a national basis, 8.1 fires per thousand homes occurred in manufactured homes, compared to 17.3 in site-built homes. Overall, the chance of a fire in a site-built home is twice that in a manufactured home.

Terms You May Hear

Manufactured home: A house constructed in a factory according to the National Manufactured Housing Construction and Safety Standards (HUD code) of July 1, 1976. It is transportable in one or more sections; built on a permanent chassis; designed to be used as a dwelling with or without a permanent foundation (when connected to the required utilities); and includes the plumbing, heating, air-conditioning, and electrical systems contained therein.

A red label on the outside of the home shows that it has met the HUD standards.

Mobile home: A structure, transportable in one or more sections, which, in traveling, is at least 8 body feet wide or at least 40 body feet long or, when erected on site, is at least 320 square feet, and which is built on a permanent chassis; designed to be used as a dwelling with or without a permanent foundation (when connected to the required utilities); includes the plumbing, air-conditioning, heating, and electrical systems contained therein; and manufactured before July 1, 1976, to the HUD standards. (The term body feet refers to the measurement of the mobile home itself — not counting the hitch used to transport it.)

Modular home: A factory-built home constructed in one or more sections. Unlike a manufactured home, which must adhere to a national code, the modular home is regulated by the Illinois Department of Public Health. These homes must be placed on a permanent perimeter foundation that extends below the frost depth. A yellow seal in the shape of the State of Illinois is on the electrical panel box of each home. For units produced in Indiana under the reciprocal agreement, the Indiana seal meets this requirement.

Table 1. Finance Sources for Illinois Residents Buying Manufactured Homes

<i>Financial sources</i>	<i>Percent of loans</i>
Banks	61
Savings and loans	18
Finance companies	10
Credit unions	7
Mortgage companies	3
Former owner/land contracts	1

Who Chooses Manufactured Homes?

In Illinois, there are 137,011 manufactured homes. For these homes, the average age of the head of household is 47.2 years. The median income is \$15,600. Table 2 gives more specific demographic information.

Table 2. Demographic Information about Illinois Residents of Manufactured Homes

	<i>Percent</i>		<i>Percent</i>
<i>Marital status</i>		<i>Age of the head of household</i>	
Married	52	Less than 30 years	22
Never married - female	9	30 - 39	20
Divorced - female	15	40 - 49	14
Widowed - female	15	50 - 59	13
Separated - female	1	60 - 69	19
Never married - male	3	70 years and older	13
Divorced - male	4		
Widowed - male	1	<i>Annual household income</i>	
Separated - male	0	Less than \$10,000	29
		\$10,000 - \$19,000	33
<i>Education of the head of household</i>		\$20,000 - \$29,000	20
College postgraduate	3	\$30,000 - \$39,000	11
College graduate	3	\$40,000 and over	8
Attended college	25		
High school graduate	45	<i>Family household designation</i>	
Attended high school	16	Husband and wife	52
Grade school graduate	6	Male and child/other relative	1
Attended grade school	3	Female and child/other relative	13
		Male living alone	7
		Female living alone	24
		Male and nonrelative	0
		Female and nonrelative	3

Additional Resources

Cooperative Extension Service (offices listed in the white pages of the phone book)

Illinois Manufactured Housing Association
3888 Peoria Road
Springfield, Illinois 62702
(217)528-3423

Manufactured Housing Institute
2101 Wilson Boulevard, Suite 610
Arlington, Virginia 22201
(703)558-0400

Association for Regulatory Reform
1331 Pennsylvania Avenue, NW Suite 524
Washington, D.C. 20004

References

"Fire Loss Study," Foremost Insurance Company, 1986.

"Regulating Manufactured Housing," by Welford Sanders. American Planning Association, Chicago, Illinois, 1986.

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CHECKLIST

As you review your housing needs and consider manufactured homes as an affordable housing option. The following checklist may help you in your decision. (Note that a check in the "yes" column is always the desirable answer.)

yes no

FRAME

- _____ Is the frame slightly bowed and free from undesirable warp, twist, or buckling?
- _____ Does the frame extend the entire length of the home?
- _____ Does the frame extend the full width of the home?
- _____ Does the home have a built-in tie-down system to protect against wind damage?
- _____ Are water pipes and heat ducts enclosed to prevent heat loss or freezing?
- _____ Are holes in the "basement" floor neat and tight around the electrical and utility connections?
- _____ Is the hitch detachable?

WALLS

- _____ Do the exterior walls contain either a 2- x 3-inch stud with a horizontal rail or a 2- x 4-inch stud?
- _____ Are wood structural members designated as dried?
- _____ Are double full-length (floor to ceiling) studs used between adjoining windows?
- _____ Is a vapor barrier provided?
- _____ Is the siding attractive, and will it remain so?
- _____ If metal siding is used, has insulation board been applied under the siding?
- _____ If metal siding is used, what is its gauge? *Note: Thicker siding has a lower gauge number than thinner siding.*

ROOFING

- _____ Is insulation board used under the roof (if metal)?
- _____ Is the roof-ceiling cavity ventilated?
- _____ Are rain gutters provided?
- _____ If an overhang is not provided, does the roof overlap the top of the siding to prevent leaks?

yes no

WINDOWS / DOORS

- _____ Can the screen and storm windows be removed for easy window washing?
- _____ Are the windows caulked and well sealed, especially on the top?
- _____ Do the windows open and close smoothly?
- _____ Does the front door open inward and contain a window so callers can be identified without your opening the door?
- _____ Are exterior doors at least 1 $\frac{3}{4}$ -inch thick and preferably of solid- or insulated-core construction?
- _____ Do the door frames include weather stripping?
- _____ Are storm doors provided?

ELECTRICAL

- _____ *A 100-amp service is probably needed for a washer, dryer, air conditioner, garbage disposal, or dishwasher.*
- _____ Is an electrical outlet placed every 6 feet and on single walls of less than 6 feet?
- _____ Are there electrical outlets over the kitchen counters for small appliances?
- _____ Are outside electrical outlets and lights provided?
- _____ Are vented exhaust fans provided in the bathroom and over the kitchen range?

PLUMBING

- _____ Does all plumbing have an inside cut-off valve?
- _____ Is there at least a 30-gallon gas or 40-gallon electric water heater?
- _____ Are there plumbing and electrical connections for a washer or dryer?
- _____ Is there an outside water connection?
- _____ Are all water pipes insulated?
- _____ Are shut-off valves provided at each toilet, sink, and faucet?

Checklist continued next page

yes no

HEATING / COOLING

- _____ Is the home adequately insulated for your area?
- _____ Is there good distribution of heat?
Note: Look for hot-air registers or heating elements along the base of exterior walls and under windows.
- _____ Does the unit have air conditioning?
- _____ Does the air-conditioning unit efficiently use energy?
- _____ Is the home well-caulked around windows, moldings, joints, nails, splash panels, top seams, roof vents, and wheel housings?
- _____ Will the roof reflect heat?
Note: A white roof reflects more heat than dark one.
- _____ Does the roof have a slight pitch or curve?
- _____ Are there drip rails around the roof?
- _____ Is the furnace area insulated with a fire-resistant material?

INTERIOR / STORAGE

- _____ Does the floor plan provide adequate space for your activities and privacy?
- _____ Will the activity areas be free from interference of family traffic and circulation?
- _____ Is a closet near the front door?
- _____ Is linen storage at least 18 inches deep near the bathroom?
- _____ Are the clothes closets at least 24 inches deep?
- _____ Is 5 feet of rod space available for each person in your family?
- _____ Do the closets open and close smoothly?
- _____ Is storage space available for out-of-season clothes? Luggage? Sports equipment? Tools? Books? Hobbies?
- _____ Does the kitchen include storage such as a lazy susan in lower corner cabinets and adjustable sturdy shelving?

yes no

FURNITURE / FURNISHINGS

- _____ Can the home be purchased without furniture?
- _____ Are the furniture joints firm, closely fitted, and strongly glued?
- _____ Do the drawers open and close smoothly?
- _____ Are the chairs and beds comfortable?
- _____ Can the furnishings, materials, and equipment be cleaned easily?
- _____ Will the carpeting resist soil, stains, static, and wear?
- _____ Are the beds standard sizes (twin: 39" x 75"; double: 54" x 75"; queen: 60" x 80"; and king: 78" x 80")?
- _____ Are the curtain and drapery fabrics durable? Easy to care for? Fire retardant?

FLOORS / WALLS / CEILING

- _____ Is tongue-and-groove subflooring at least $\frac{5}{8}$ -inch thick used?
- _____ Is a baseboard or cove molding used along the edge of hard-surface floors?
- _____ Are the floors even, sturdy, and free from bumps and squeaking or popping noises?
- _____ Is the carpeting resilient and resistant to abrasive wear, soil, stains, and static?
- _____ Are the floors easy to clean?
- _____ Are the walls an appropriate color?
Note: Dark colors absorb light and make rooms seem small and dark; light colors reflect light and make rooms seem larger.
- _____ Have the materials and finishes—paneling, paint, or paper—been installed with careful attention to detail?
- _____ Are the walls rigid and stiff?
- _____ Are wall panels free from gaps or bowing?
- _____ Are window and door trim securely attached?
- _____ Is the ceiling free of bowing and visible fasteners?



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