

Manufactured Housing: Quality and Affordability

by Roger Huddleston

My family has been in the factory-built housing business since 1953 and has helped thousands of people with their housing needs. The HUD-certified manufactured home is our primary housing option today and allows us to help many people. When I started in this business in 1974 with my father, there was no single national building code standard for manufactured housing. Building codes also varied significantly among States and localities. HUD's mandate and our industry commitment has always been to supply quality, affordable housing for America. A cooperative effort between HUD and our industry in 1976 created a single preemptive national manufactured housing building code. This joint venture established a single standard of excellence in affordable housing and created the HUD-certified manufactured home that currently provides many Americans with their only opportunity to achieve the goal of quality, affordable homeownership. In 1994 manufactured homes accounted for 33 percent of all new single-family housing starts and reflect the positive results of the HUD code alliance.

The establishment of one preemptive national building code meant that the industry no longer had to meet every State or every local code, as had sometimes been required, and ended duplication of certifications that added cost to the consumer while offering no benefit. Today's manufactured home provides the safest and most affordable code-certified housing available in America, whether it is sited on leased or privately owned property.

HUD-certified manufactured housing is the only type of housing being built exclusively in accord with a nationwide building code.

The lender confidence created by the HUD code qualifies more people for homeownership, especially first-time homebuyers, retirees, and young families. Today's manufactured home gives lenders the confidence to extend favorable financing with rates and conditions comparable to site-built homes. In a majority of cases, financing of HUD-certified housing is the most favorable home financing available, because the financial barriers to affordable housing are minimal (that is, lower downpayment, few or no closing costs, and aggressively competitive retail financing). Because of affordable housing prices and financing, more Americans are able to support the lifestyle they want. Many young families are also able to maintain their quality of life on one income, allowing one partner to stay home with children or other dependents.

Manufactured homes are also a wise investment. Once thought of as second-class housing, factory-built homes have come a long way since the trailers built at the end of World War II. The quality of today's manufactured home, affordable financing, and the preemptive status of the HUD code assure a sound investment and solid resale value. Manufactured homes appeal to every segment of society, as the homes come in a wide range of sizes, from a few hundred to thousands of square feet, and include many attractive styles, options, and floor plans to

meet the varied and changing needs of today's consumer. For example, I moved from a 3,500-square-foot, 8-bedroom house into a 1,150-square-foot, 3-bedroom home.

HUD has worked in cooperation with the manufactured home industry to provide quality, affordable homes to hard-working

people in this country. This is what can happen when government becomes a partner with industry in working for the common good of the American public. I am proud to be working in an industry that provides affordable, energy-efficient, and safe housing for millions of Americans.

Roger Huddleston, his wife, and three children currently live in a 1,810-square-foot HUD-certified manufactured home in Mahomet, Illinois. He owns a thriving manufactured home business that features an old-fashioned commitment to treating people well and a dedication to meeting customer needs.