

The Past, Present, and Future of Installation

By George Porter

Installation is a very hot topic within the industry today. Emotions on the subject vary from mildly interested to deeply involved but everyone's talking about it. Every meeting I have attended for the last year has, at least in part, dealt with the proper installation of homes.

Some people want to keep it very simple, no complicated soil analysis, have all manufacturers use the same set-up manuals, and basically have the process so one size fits all. They want installation to be something that you don't have to think about, just do it the same way every time and forget about it. However convenient this would be, it is a concept doomed to failure.

Proper installation is very much dependant on what conditions Mother Nature places in our way and how the designers of the home planed to deal with these conditions. Sometimes the dirt is soft and sometimes it is not. Sometimes you need to support the home in certain places and sometimes you don't. Some roofs get lag bolts and some get metal straps, it all depends on how they are designed.

Let's take a look at how we have dealt with this changing problem in the past.

Thirty years ago installers each had their own way of doing things. They fabricated their trucks by converting a tractor trailer. They invented their own ways of moving the halves of a multi-section home together using everything from two greased boards to rolling systems made out of military surplus aircraft and tank parts. These were not people who were what you might call "conventional". To do the things they did they were constantly required to "think outside of the box". People who set-up our houses back then considered each and every home a personal challenge to his ability to somehow make it functional and liveable. To be caught looking at the manufacturers printed directions would be a major sign of weakness, all the world would now know that you were not clever enough to figure it out on your own. The shame would be more than any installer could bare.

Some of the facts that were known thirty years were:

1. Anchors don't work. Anchors were put on homes because insurance companies would not insure them if they were not there.
2. Every good set-up crew double-blocks everything. It's the trademark of a conscientious installer.
3. A good installer will always put lag bolts along the roof ridge. The more lags you put in the top of a home the stronger it will be.

4. These homes are designed to be set right on top of the ground. They are after all mobile aren't they?
5. If you want the doors and windows to work right, then you have to re-level the home about once a year, usually in the spring.
6. Homes located where the ground freezes must have all the anchor straps lose. When the home foundation rises up on the frost heave it would cause the tight straps going over the roof to crush the rafters. Better yet, don't put any anchors on the home at all and avoid the who problem. They don't work anyway, remember?
7. People need good affordable housing

There were many other "facts" available from that era but this is a fairly representative list. In that day and time an installer simply "made it up as he went along" and did the best he could. Setting a home up was something most anyone could do if he wanted to work hard and/or needed the money bad enough. Homeowners did it all the time.

Being an installer back then meant that nobody bothered you much. The factories didn't come around bugging you about details, in fact they didn't come around at all. Job security was terrific, if you worked cheap and fast enough, any dealer anywhere would hire you in a split second. A multi-section installer was judged by how he trimmed out the home because that was the part that the customer saw. If the homeowner liked the way the home looked, then the dealer was happy and you were doing a great job. It was simple back then, no rules, no licenses, no inspectors, and you almost never heard of lawyers. People who bought "trailers" knew they were "trailers" and were pretty much willing to put up with what they got.

That was thirty years ago. Those days are dead and gone. We filled a need for economical housing back then and that need still exists today. The current problem is that people's standards have changed in regard to that affordable home they want. The homes have also changed dramatically in the way they are built. The size and weight of a modern home may be three times or more of what the average home was thirty years ago.

Some facts that are known today:

1. If we don't cover our butts with some sort of installation laws in the states, then the federal government will do it for us. (And soon)
2. A good installation law is whatever we agree on in a democratic vote.
3. The rules for the proper installation of a home are different depending on whether or not you rent or own the ground.

4. Anchors might work but you only need them if the state law says so.
5. We supply 33% of all new single family housing in this nation and no one knows it but us.
6. The legal community is coming to regard our industry as “The Promise Land”.
7. People need good affordable housing.

These present day facts represent a time of transition within our industry. Old habits die hard. We are still a fairly young industry and have not really learned to make the big changes that are necessary in the normal evolution of business. It is time to re-think the game plan.

When the concept of manufactured housing began the people that started doing business in the industry back then pioneered the strange idea that it was normal and even good to live in something that you could tow around behind your car. They made it work even though no one had ever done it before and they created an industry.

Their first real problem came when the cars wouldn't pull the homes anymore. People wanted bigger homes but they didn't want to buy a big truck to tow it with. The problem was solved when the dealers all started getting their own trucks to deliver the homes to the customers lots. Retailers had to change the way they did business in order to continue to prosper, so the successful businesses got trucks, the ones that didn't faded away

The next big challenge came when the homes started coming in more than one piece. A homeowner and his brother-in-law could toss a few blocks under a single wide but putting a multi-section home together was more than most of them could handle. Retailers had to change the way they did business again. This time they needed a crew that knew how to do this and the financing to include the work into the sale. The crew was not too difficult but the financing for the work was a real challenge. Before all these necessary changes the bank based the amount they would loan on what they could repossess and sell to get their money back. You can't repossess installation so the more a dealer spent on installation the harder it was to sell the home. All the money that can't be financed is known as the down payment.

Eventually banks and other lending institutions started giving flat rates for installations, no matter how big the home was, or how bad the lot was, or how long it took to get the home delivered. One size fits all. This is probably the reason people want a “one size fits all” installation law, it fits the financing. Unfortunately it doesn't fit Mother Nature.

A properly installed home must be in balance with wind, water, gravity and it's own internal structure to function. The rules for this balancing are called building codes and in our case it is called the HUD Code. It is one of the few performance codes around the building industry but parallel

codes can be found in other industries. The first to come to mind is the military aircraft business. When the Pentagon wants a new plane they first decide what they want it to do and then they ask the aircraft factories to design something that will meet the specs. The engineers at these factories all have different ideas of how to make the plane and therefore the planes don't usually look much alike, they also have different engines and wings so they have to be maintained and flown differently. There is no "one size fits all" because all the planes were made by different people, but they are all supposed to do the same job.

Our homes are just like these planes. You can no more have one simple rule for installing all homes than you could have the same maintenance manual for all planes. It doesn't work that way. You must deliver what the home and the conditions of the lot demand or you will fail to deliver a good durable home to the customer. When we figure out how to finance this properly we will making the next big change in the way we do business.

No one knows what the future will hold for this industry but it seems that we are at a major crossroads. Either we will install these homes exactly as the people who designed them say we should or we won't. Close doesn't count anymore than the tightening of most the bolts and screws on an aircraft wing is good enough. The home installation manual contains a explanation of minimum criteria and it must be done to that standard or better or it simply will not function as it should.

So with this in mind here are two possible scenarios of facts for the future 30 years from now.

Facts A

1. Congress discontinues HUD Code. All homes are built to local building codes and inspected by local inspectors.
2. All major law firms have special section for Manufactured Housing litigation. Some law schools will have special degree in the subject of "prosecuting under the former HUD Code"
3. We will supply 20% of all new single family homes and there will be fewer of us in business.
4. People need good affordable housing.

Or, Facts B

1. The HUD Code is the single best way to build an affordable home. The code demands a good minimum standard and the marketplace will reward the creativity that delivers this affordable standard the best.
2. Financial institutions will fund our homes according to their replacement or market

value, just like any other home.

3. Retailers, manufacturers, and installers ,working together as a team, will guarantee their homes to remain structurally sound for at least as long as it takes for the consumer to pay for the home.
4. This industry provides 68% of all new single family homes in this nation and every one will know it.
5. A top ten television show in 2030: This Old Manufactured Home
6. People need and get affordable housing.

We can't do much about the past but we get to pick out our future, chose wisely.