

We've Been Framed

By George Porter

Just when we thought we were getting somewhere with manufactured housing HUD tells us we have to make trailers. Recently, Manufactured Housing Institute asked Housing and Urban Development to modify their rule making to allow manufactured housing to be made without a permanent chassis. A chassis is really only used for transportation anyway and 95% of all our housing stays put once it are set up at its first location. Therefore, having transportation equipment located under it should be of very little concern to the homeowner or anyone else. It could also make HUD code housing more affordable because the homeowner would not be buying the steel frame he really doesn't need anymore once he is living in the manufactured home. HUD's reply basically boiled down to the fact that HUD code housing must have a permanent chassis so you can tell it apart from modular housing.

My copy of the Manufactured Home Construction and Safety Standards Act is 104 pages of very fine print C it is the HUD building code. The term chassis is mentioned under specific requirements for designing the transportation system. Under the definition of manufactured homes, it discusses the length, width and square feet which are to be built on a permanent chassis and designed to be used as a dwelling. The other 103.9 pages address the building standards for a HUD code home. Interestingly, about half a page concerns itself with the definition of a modular home. Basically it means it is built to another building code, the BOCA Code. How can HUD confuse a HUD code home with a BOCA code home simply because it doesn't have a frame, when they are clearly defined in the regulations? If we took a BOCA code modular home and left the frame under it, would it automatically become a HUD code home? I seriously doubt it. There's more here than meets the eye and I sincerely hope the industry does not let this slide.

What does all this have to do with installation? Plenty. But it has even more to do with the stability and possibly the safety of the home itself. There have been ads on TV recently for the new Chrysler car. One of the ads features a chair where the legs are close together beneath it. The spokesperson says Chrysler moved its legs farther out to create a much more stable car. If our homes only had one I-beam straight down the middle of them, it would be extremely easy to roll the home over. But, if it was tied down adequately, it could conceivably become stable. Now instead of one I-beam, consider placing two I-beams side by side down the center and imagine gradually moving these beams out toward the edges of the home. The farther away from center each I-beam gets, the more stable the home becomes until finally the ultimate stability can be achieved by blocking the home at its very edge. The more stable the home is through the positioning of its piers, the less work the anchors have to do.

It is reasonable to assume that the more inherently stable a structure is, the safer the occupants are during adverse conditions such as wind storms and earthquakes. I hope that HUD is not knowingly placing its need for a clean definition ahead of the safety and welfare of the American public.

The case can be made that a home can be blocked on its perimeter even if it does have a frame. However, it is still necessary to block the frame complete with footings and whatever else is required by the factory. A home cannot rest only on its perimeter and allow the frame to hang beneath the home unsupported. Therefore, if an installer is to incorporate the best of both worlds

he is required to install two separate foundations, one beneath the frame to hold it up and one beneath the home to create additional stability. This is certainly an added expense that must be born by the customer, 95% of which never have a use for the transportation frame again.

Having reusable frames under our homes could result in a thousand dollar savings to the customer per floor, not to mention the added stability of a perimeter supported home. It's good for us and it's good for our customers. Let's continue to see what we can do about not being framed.