

# Why Do We Need Two Foundations?

By George Porter

Do you realize that we usually have two foundations under our homes most of the time these days? And, the reason is because it is the only way to get the money for the home!

Way back when “Trailers” were invented they were pulled all over the country by cars and parked in trailer parks where they would sit on their wheels until the owners of the “coach” would decide to go someplace else. If they liked the trailer park they might stay longer and slip a couple of “props” of some kind under the corners so it wouldn’t bounce when you walked around in it. If it got cold then sometimes people would surround the underside at the edges of the home with some kind of barrier to sort of cut the wind under the home and the floors were a bit warmer. They called it “skirting” because it looked like a sort of a “skirt” on the home. It not only made the floors warmer but it also improved the appearance of the home as well. Kind of finished it off and hid the wheels and frame. It made it look more like a conventional home instead of some kind of a wagon or car.

As time went on and more and more folks started living in “mobile home parks”, one of the most prevalent “lot restrictions” was that your home had to have skirting, because it made the community look better. No doubt about it, our homes do look a whole lot better with skirting, or ground enclosure if you prefer. Nobody objected much and it became the standard all around the country. With this new standard we got better looking but it created a new kind of environment under the home and some new problems we hadn’t had before. We made it very necessary to control the moisture under the home, both with grading and with venting. In an effort to improve the appearance of the homes and make them look more like what folks thought “real houses” should look like, we trapped an environment under the homes that we now had to properly control. When there was no such thing as skirting there was always plenty of air under there and if a footing was sitting in a puddle and sinking you could easily see it happening and took the steps to make it stop. Now the area was out of sight and, as the saying goes, out of mind. Many homes over the last 50 years have had floor problems because they made their HUD Code home look better with skirting but didn’t take the trouble to do all the rest that having skirting requires.

Our homes and everyone else’s homes as well, are always affected by structural changes. You don’t just “tack” something to the home and think you haven’t changed the structure somehow. Several times in the last few years I have heard people say that they are going to shift to the modular side of the business. A very large dealer said to me that the HUD stuff is not selling so he is going to switch over to mostly modular homes on his sales lots. He really did not want to do it because the “trailers” were much faster to set up and did not require the inspections and grading or footings like “mods” but, he couldn’t find financing for his customers and most of them preferred a modular home anyway. Plus, there was not the zoning troubles he always with the HUD product.

HMMMM, let me see if I have the picture? Customers and banks want a well inspected, properly installed homes on frost free footings and that are durable and safe. All these qualities combined make it a good risk for banks and a good investment for the consumer. The interest rates on mods are inline with typical residential lending and people can afford them, so they sell. I wonder if this dealer had treated his HUD product as well as he is going to have to treat the modular product, would he have ever had to consider switching. Where did people ever get the idea that our homes don't need the same site prep and footings etc. as any other structure to achieve the same durability? Guess what, we do, and we have always had to! By applying the "opinions" we may have in our minds about our housing, we have made some big mistakes concerning what is really needed.

Lately one of our problems is someone's opinion of what a proper foundation is. Our foundations do not need to be the same as modular homes, in fact they can't be. We are supported mostly under and away from the perimeter of the home and the normal frost line requirements simply don't apply, but most local authorities' make you do them anyway, adding to the cost.

Banks seem to always want a solid block wall around the home at the perimeter because that is what a "real home" is supposed to look like. 98% of the time this wall of "concrete skirting" does not touch the home because you can't lay blocks in wet mortar and have them hold a home at the same time. Plus, you have to place them under there and you can't when it is too tight. Unfortunately the required supports on a HUD code home under the doors and four foot openings at the sidewalls of the home usually have to be removed so you can replace them with this non-supporting wall so you can get the financing! Then the doors sag and bind, ceilings crack, floors creak, etc, etc.

And, we add \$1500+/- to the cost of the home to mess it up this way. So, what we have done is put a HUD Code foundation under it to make the home secure and stable and then taken part of it out to install a modular foundation around the edge to get qualified for a loan. We have two foundations when we only need one. The mod foundation would be a plus if it touched the home, but almost none do.

Engineers don't lend money, so it seems fair that lenders should not make structural decisions.