



# 2015 Media Briefing Guide

Manufactured Homes in South Carolina

A concise source for background and commonly asked questions about the manufactured housing industry in South Carolina.

**Manufactured Housing Institute of South Carolina**

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*The Manufactured Housing Institute of South Carolina represents the manufactured and modular home industry in South Carolina. Members include manufacturers, retailers, developers, community managers, lenders and other service/supply companies that serve the industry.*

Call MHISC at (803)771-9046 or e-mail MHISC at [mhisc@mhisc.com](mailto:mhisc@mhisc.com) for more information.

# Definitions

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## Manufactured Homes

- These homes are built entirely in the factory, transported to the site and installed under a federal building code administered by the U.S. Department of Housing and Urban Development (HUD).
- The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD Code) went into effect June 15, 1976. The federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency and quality. The HUD Code also sets performance standards for the heating, plumbing, air conditioning, thermal and electrical systems. It is the only federally-regulated national building code.
- On-site additions, such as garages, decks and porches, often add to the attractiveness of manufactured homes and must be built to local, state, or regional building codes.

## Modular Homes

- Modular homes are factory-built homes built to the state, local or regional code where the home will be located. In South Carolina, modular homes are built to the International Residential Code.
- The modules are transported to the home site and installed.

Source: *Understanding Today's Manufactured Housing*, Manufactured Housing Institute

# Appreciation

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**Repeated studies show that manufactured homes appreciate under the same circumstances as site-built homes when:**

- They are in a good location
- They are properly maintained

## ***Study by Michigan University***

- Appreciation rates on manufactured homes have been around 5-percent each year since the early 1980's.
- Manufactured homes, like site-built homes, can be viewed as an investment
- Manufactured home owners can build equity just like owners of site-built homes

## ***Study by East Carolina University***

- Manufactured homes appreciate at comparable rates as site-built homes when taxed as real property.

***With proper upkeep, maintenance and pride in ownership, manufactured homes can appreciate just as much if not more than site-built homes.***

# Adjacent Property Values

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## ***Study by Michigan University***

- Manufactured home communities have NO significant effect, positive or negative, on adjacent property values.
- Tax assessment officials indicated they do NOT consider manufactured housing as a negative factor in determining value of nearby homes.

## ***Study by East Carolina University***

- There is NO clear evidence that manufactured housing has any effect on property values of nearby site-built homes.

# Fire Safety

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- Modern-day manufactured homes have an excellent fire safety record.
- The outdated reputation for manufactured homes goes back before 1976, before there was a national building code for manufactured homes. Since 1976, manufactured homes have been built to a federal construction code established by the US Department of Housing and Urban Development.
- Federal building standards mean higher quality, safe homes.
- Some fire resistance features of the HUD Code include strict standards for flame spread and smoke generation in materials, egress windows in bedrooms, smoke detectors and at least two exterior doors, which must be remote from each other and reachable without passage through other doors that are lockable.

## ***New statistics from the South Carolina Fire Marshal make the point:***

- In 2007, there were 10 fire-related deaths in South Carolina manufactured homes compared to the 29 deaths in site-built homes.

<b>Where Fire Fatalities Occurred</b>	
<b>Single Family Dwellings</b>	<b>29</b>
<b>Manufactured Homes</b>	<b>10</b>
Apartments	2
Duplex	4
Automobile	12

Source:  
SC Fire Fatalities 2007  
SC Dept. of Labor, Licensing & Regulation  
Division of Fire & Life Safety, Public Safety Education Section

# Wind Safety

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- Modern-day manufactured homes properly installed and anchored by state-licensed installers can withstand hurricane-force winds.
- Tough new wind safety standards went into effect in 1994. The U.S. Department of Housing and Urban Development issued a revision to the wind safety provision of the HUD Code. Areas prone to hurricane-force winds are labeled Wind Zone II and Wind Zone III.
- Nine South Carolina coastal counties are in Wind Zone II: Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper and Williamsburg.
- During four hurricanes that struck Florida in 2004, not one manufactured home built and installed after 1994 was destroyed by hurricane force winds, according to the Manufactured Housing Institute.

# Manufactured Home Storm Guidelines

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Most of the guidelines for preparing a manufactured home for a tropical storm are the same as for other houses.

## **Know the age of your home. Know what wind level the home is designed to withstand.**

Most of the wind damage viewers see on television involves older homes. Prior to 1976 the homes were built to a patchwork of state, local and voluntary codes. Some were well built; others were not.

Wind resistance levels are printed in the homeowner's manual as well as on the "data plate" located in each home. Data plates are typically found in the home's utility room, inside a kitchen cabinet, or similar location.

## **Verify that your home was installed properly.**

The most common reason for wind damage in manufactured homes is improper installation, rather than the structure of the home itself. A manufactured home will perform properly in high winds only if it is properly installed. Determine if a home was installed by a contractor licensed by the SC Manufactured Housing Board (SCMHB.) These installers must undergo training, testing, and be licensed and bonded.

If the home wasn't installed by a company licensed by the SCMHB, the homeowner should have a licensed installer inspect the set-up of the home. To check the licensing status of an individual or company, call the Manufactured Housing Board at (803) 896-4682.

## **Do your own inspection.**

Manufactured homes are anchored by a series of 10 to 20 large steel anchors, depending on the size of the home. The anchors are connected by metal anchor straps to the heavy steel frame that the house rests on.

Inspect each anchor strap beneath your home to be certain that there is no slack or play in the strap. Check also for rusted straps and have these replaced. Also, check for signs of movement in the anchors themselves. These inspections are particularly important the first six months after the home is installed (due to settling) and after a storm.

Anchor straps can be tightened with a socket, ratchet and adjustable wrench, but most consumers will want to leave the replacement of straps and resetting of anchors to a professional.

Finally, remember that of course even the best-prepared homeowners should evacuate their homes when local authorities recommend evacuation -- regardless of whether their house is site-built or factory-built. Ignoring warnings and evacuation notices puts homeowners at needless risk.

# Zoning

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## **Manufactured Housing Industry's Take on Zoning**

Beginning in 2007, South Carolina began reversing a thirty year trend of zoning out manufactured homes. More areas of South Carolina are now including manufactured homes by using design and compatibility standards.

### **Manufactured Housing: A product of the American competitive market system**

- The efficiency of factory production is our economic system's response to the critical need for affordable housing.
- Consumers determine the type of housing which represents the best value for their housing dollars. Home ownership is good for everybody. It gives families ties to the community, kids do better in school and home owners take pride in where they live
- Dramatic changes in modern-day manufactured homes make it much easier to treat home buyers fairly in the zoning process. Manufactured homes can be built to be compatible with any other type of home

*Many South Carolina counties routinely appreciate manufactured homes on their tax roles. It's just a matter of using modern-day assessment methods. The Manufactured Housing Institute of South Carolina can help show officials how to get maximum value from manufactured homes. See page 3.*

# Urban Sprawl

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**Today's manufactured homes can be built to be compatible in the city, the suburbs and the country.**

- Discrimination against manufactured housing is a CAUSE of urban sprawl. Local governments have prevented hardworking people from living where they choose.
- Urban sprawl cost local governments large amounts of money each year in expanding infrastructures, increasing the police and fire departments, building schools to meet the new needs of an area.
- Manufactured homes have NO effect on adjacent property values and appreciate in value when local governments use proper assessment techniques. Studies by the University of Michigan and East Carolina University prove it
- "Smart Growth" planning should not prevent people from obtaining affordable housing. People should be able to live either "close in" or in the country without the government telling them where they can or cannot live.

# Aesthetics

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***Today's product is completely different from the homes built 20 or 30 years ago.***

- Modern-day manufactured homes are built to have all of the features of a site-built home. Many manufactured homes are indistinguishable from site-built homes.
- Once new homes are placed on customer's land, all towing devices including wheels, axles and hitches are removed
- Many homes are being built with 5-12 roof pitches
- Skirting is available in a variety of different materials such as brick, masonry and vinyl. Government should not discriminate against home owners that may not be able to afford a specific type of skirting just because of how it looks.
- Brick skirting is used for aesthetics of the home. The foundation strength of manufactured homes comes from the steel I-beams and pier and anchor systems, not brick skirting.

# Demographics

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Manufactured home owners are tax-paying citizens who vote and make important decisions about what's going on in their communities

Manufactured home owners make up a large portion of our population and should NOT be discriminated against simply because they choose affordable housing

Manufactured home owners are good people who are offended when local leaders tell them where they should be able to live

## ***2005 Study by Foremost Insurance Company***

- Fifty-five percent of manufactured home household heads have attended higher education.
- Ninety-one percent have a personal computer in their manufactured home.
- Eighty-three percent of manufactured homes are owner occupied primary residences.

## ***2007 Profile of Homebuyers and Sellers by the National Association of Realtors***

- 30 percent of manufactured-home buyers planned to live in the home for longer than 15 years, compared to only 20 percent of site-built home buyers.

# Advantages of Manufactured Housing

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## **Cost-Effective**

- Depending on the region of the country, construction cost per square foot for a new manufactured home averages 10 to 35 percent less than costs for a comparable site-built home.
- Independent appraisal studies confirm that manufactured homes appreciate in value under the same circumstances other forms of housing.

## **Built for Quality**

- All aspects of the construction process are controlled.
- The weather does not interfere with construction and cause delays.
- All technicians, craftsmen and assemblers work as team and are professionally supervised.
- Inventory is better controlled and materials are protected from theft and weather-related damages.
- All construction materials, as well as appliances, are purchased in volume for additional savings.
- Cost of interim construction financing is significantly reduced or eliminated.
- All aspects of construction are continually inspected by a federally-approved trained third-party inspector.

## **Amenities**

- Floor plans are available that range from basic to elaborate. These include vaulted or tray ceilings, fully-equipped kitchens, walk-in closets and bathrooms with recessed tubs and whirlpools.
- Homes have pitched roofs with shingles and gabled ends.
- Design features such as bay windows and dormers are available.
- Site-built garages and permanent foundations are often available as upgrades.
- The home can be customized to meet the needs of the consumer.

## **Safety**

- The building materials in today's manufactured homes are the same as those used in site-built homes,
- The homes are engineered for wind safety and energy efficiency based on the geographic region in which they are sold.
- Manufactured homes now have an excellent fire safety record. See page 4.
- Properly installed homes can withstand 120-130 miles per hour 3-second wind gusts in areas prone to hurricanes.

# Formaldehyde: Building Materials

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- The vast majority of FEMA's temporary housing in the Gulf Coast is made of travel trailers and park models. The "trailers" which are mentioned in media reports are travel trailers, not manufactured homes.
- The U.S. Department of Housing and Urban Development (HUD) requires all manufactured homes to be built to a stringent standard for construction, durability, fire resistance, energy efficiency and quality to ensure the consumer's safety and health. Travel trailers and park models are not required to meet HUD Code standards.
- Testing performed by the Center of Disease Control found that the levels of formaldehyde emissions in manufactured homes were below the acceptable level set by HUD and the U.S. Environmental Protection Agency.
- The levels of formaldehyde in present-day manufactured homes are lower than those recommended by the Department of Housing and Urban Development. The 1985 HUD regulation was put in place to ensure indoor levels of Formaldehyde to be kept below 0.4 parts per million (ppm) to protect the safety of manufactured home residents.
- The HUD rule establishing maximum formaldehyde emissions for plywood and particleboard used in manufactured homes has been instrumental in limiting ambient levels of formaldehyde in manufactured housing.
- Formaldehyde is a widespread, simple chemical made of hydrogen, oxygen and carbon. It is one of the most abundant organic compounds in the universe. Formaldehyde is normally present at low levels in both outdoor and indoor air.
- Formaldehyde is naturally present in the human body and exhaled in human breath. Humans metabolize and detoxify formaldehyde rapidly. Formaldehyde does not build up in plants and animals.
- Formaldehyde is an important product used in the production of particleboard, fiberboard and plywood, disinfectants and household cleaners.
- Irritation of the eyes and upper respiratory tract is the primary human health effects of concern with short-term exposure to formaldehyde. If you experience any of the above symptoms, move to fresh air and increase the ventilation in the home.
- Building materials in both site-built and manufactured homes emit some level of formaldehyde. HUD established a whole house ventilation requirement in 1994. The ventilation system increases the volume of indoor air exhausted from the home and outside air brought into the home, effectively diluting any indoor pollutants.
- A properly ventilated home, open windows and operating fans to bring fresh air indoors are among the easiest methods to lower Formaldehyde levels. The use of unvented heaters and smoking indoors increase indoor levels of Formaldehyde.

Sources:

**Formaldehyde Concentration in Manufactured homes: The Current Situation**, Prepared for the Manufactured Housing Institute by the Manufactured Housing Research Alliance, 2004  
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**TOXFAQS for Formaldehyde**, Department of Health and Human Services, Agency for Toxic Substances & Disease Registry, July 1999  
[F:/data/handout/formaldehyde and human health](#)

