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WHY BUY A MANUFACTURED HOME

If you are looking to get the most out of your housing dollar, consider a manufactured home. Depending on the region of the country, construction costs per square foot for a new manufactured home average anywhere from 10-35 percent less than a comparable site-built home, excluding the cost of the land. Today's manufactured homes offer the modern amenities, quality construction and a choice of several floor plans at a price that fits your life style and your budget.

WHAT IS A MANUFACTURED HOME

A manufactured home is a home built in a factory to meet or exceed the federal building code administered by HUD. The Manufactured Home Safety and Construction Standard (HUD code) was adopted by Congress in 1976. Manufactured homes may be single or multi section homes and transported to the site and installed. The federal standards regulate design and construction, strength and durability, transporting ability, fire resistance, energy efficiency and quality.

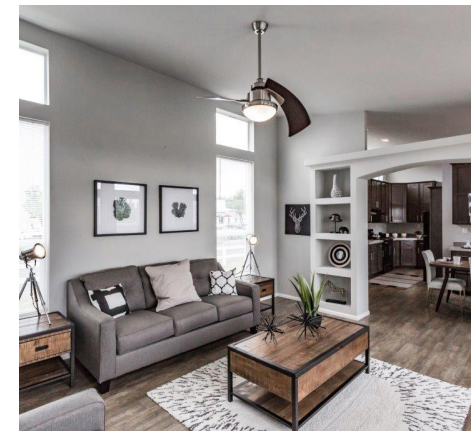
A modular home is constructed of standard building materials built off site in a factory setting. Modular homes are built to the state or local building codes of the jurisdiction in which the home is going to be sited . These are the same building codes used for all residential structures. Once built, the modules are transported to the site and construction of the home is completed.





HIGHEST QUALITY...MODERN AMENITIES

More and more potential home buyers are considering manufactured housing when choosing a home for their family. This is due in part to recent advances in the quality, efficiency, safety, and available floor plan options in today's manufactured homes. Home buyers have the option to customize their home with a variety of modern amenities to meet their family's lifestyle. You may select options for your home, such as custom cabinetry, energy efficient appliances, various flooring materials, ceramic or granite counter tops, walk in closets, recessed or whirlpool tubs, wood burning fireplaces and many other modern amenities. You can also choose from a variety of exterior designs in both single and multi section homes. Industry innovations are changing the way manufactured homes are designed and constructed so you can choose the home that meets your family's needs and lifestyle.





**BUILT FOR VALUE...
ENERGY EFFICIENT**

Manufactured homes are designed with standard energy efficiency packages that are the most cost-effective in the housing industry. (Applied to manufactured homes constructed after October 25, 1994). Manufactured homes are engineered with energy efficient equipment and insulation packages for your specific climate zone in accordance with HUD code energy standards. Today's manufactured home offers lower monthly energy bills for exceptional economy and comfortable living. Manufacturers can build to the Energy Star regulations to offer you more energy savings.

A BETTER VALUE

Factory built homes are constructed to more exacting tolerances and more efficiently than can be achieved with site built homes. Manufactured home producers benefit from the economies of scale, which result from being able to purchase large quantities of building materials and products.

The controlled environment and utilizing a systems engineered production method remove many of the problems of the site built sector, such as poor weather, theft, vandalism, and damage to building products and materials stored on site. Factory built homes are less labor intensive and require a shorter production time than site built alternatives. All of these production savings are passed on to the home buyer with a quality constructed home for considerable less cost.

A manufactured home is a home built to the standards of the Federal Manufactured Housing Construction and Safety Act (the HUD code). This means that manufactured homes have the benefit of being constructed in modern, technologically advanced, production facilities. This building code is used to regulate the design and construction of manufactured homes.

These federal regulations monitor nearly every conceivable aspect of homebuilding including design, construction, strength, durability, energy efficiency, ventilation, and fire and wind resistance. When the home is transported and placed on the consumer's home site, the home's installation is performed by a state licensed installer. In Mississippi, the installation is inspected by the State Fire Marshal's office to make sure it complies with the manufacturer's specific installation instructions and meets our state installation regulations and standards.

FREQUENT ASKED QUESTIONS

Will manufactured homes, once purchased, appreciate in value?

Studies show that many factors contribute to the appreciation value of manufactured homes. These factors relate to all types of housing, not just manufactured homes. Price, age, condition, community, inflations, obsolescence, supply and demand in the housing market and consumer expectations are factors to consider for both manufactured homes and site built homes. When properly sited and maintained, studies show that manufactured homes will appreciate at the same rate as other homes in surrounding neighborhoods.

Will my new home come with a warranty?

All new manufactured homes come with a One year written warranty, which states specific obligations of the manufacturer and retailer.

How can I finance my home?

Many types of financial institutions and service companies, including banks, credit unions, mortgage companies, and consumer finance companies offer loan programs for manufactured home buyers. These companies can offer a number of types of consumer, conventional and government-insured financing, such as the Federal Housing Administration (FHA), Veterans Administration (VA), USDA/Rural Development and other loan programs.

Where can I buy a manufactured home?

A licensed retailer or a licensed developer through the Mississippi Insurance Department can offer you a variety of floor plans for manufactured and modular homes.



BUILT FOR LIFE

Manufactured homes are built to the HUD code which is unique since it is specifically designed for compatibility with the factory production process. Performance standards for heating, plumbing, air conditioning, thermal, and electrical systems are set in the code. In addition, performance requirements are established for structural design, construction, fire safety, energy efficiency, and transportation from the factory to the consumer's home site. To ensure quality, the design and construction of the home is monitored by both HUD and its monitoring contractor, the National Conference of States on Building Codes and Standards (NCS/BCS). The familiar red seal (the certification label) attached to the exterior of a manufactured home indicates that it has passed perhaps the most thorough inspection process in the homebuilding industry.

The Manufactured Housing Institute conducted a study in 1990 to examine how long manufactured homes are habitable. The study found that the habitable life of manufactured homes depend on the year of manufacture. This habitable life has increased to 55.8 years for homes manufactured since 1964. This figure has held steady at the 55.8 year life expectancy through 1994, and is expected to remain at that level into the future.



A HOME FOR YOU....

It goes without saying our consumers are vital to our success as an industry. A large portion of the business in the manufactured housing industry derives from repeat consumers. Members of the Mississippi Manufactured Housing Association (MMHA) provide top quality products options and satisfaction to the customers we serve. We know if we serve our customers they will in turn serve us with their repeat business and referrals to other home buyers.

If you are shopping for a home, we encourage you to take a look at our members' sales centers which you can locate on our website at www.msmmha.com. We are confident our modern homes will win out over other competition in terms of size, amenities, energy efficiency, construction time, safety, and price. So get started today and contact a retailer near you to customize your family home that will fit your lifestyle and family needs. Manufactured homes: **Built for Living...Built for Life**



MMHA | Mississippi Manufactured Housing Association

The Mississippi Manufactured Housing Association (MMHA) represents retailers, manufacturers, developers, modular contractors, service and supply companies, manufactured home community owners and operators, and friends of the industry. The association supports its members by providing legal, governmental, technical, informational and marketing assistance.

MMHA provides continuing education for its members through seminars and other forums. MMHA coordinates activities between federal and state agencies for safety, insurance, taxation and transportation. MMHA members operate under a Code of Ethics and are dedicated to building integrity for the industry and making the spirit and experience of Mississippi better

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