

DR 75-25 - Possible Amendment  
to Zoning Ordinance Re:  
Mobile Homes

COMMITTEE \_\_\_\_\_  
M.A.P.C. \_\_\_\_\_  
B.C.C./B. CO. C. \_\_\_\_\_

*flash*  
—→  
*facts*

Pocket Reference To the  
Mobile Home  
Industry

MOBILE HOMES  
MANUFACTURERS ASSOCIATION  
June 1974

## DEFINITIONS

A **Mobile Home** is a transportable structure, which exceeds either 8 body feet in width or 32 body feet in length, built on a chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities.

A **Double Wide Mobile Home** is a mobile home consisting of two sections combined horizontally at the site while still retaining their individual chassis for possible future movement.

An **Expandable Mobile Home** is a mobile home with one or more room sections that fold, collapse or telescope into the principal unit when being transported and which can be expanded at the site to provide additional living area.

A **Modular Unit** is a factory fabricated transportable building unit designed to be used by itself or to be incorporated with similar units at a building site into a modular structure to be used for residential, commercial, educational or industrial purposes. A modular unit may be built to local codes.

A **Sectional Home** is a dwelling made of two or more modular units factory fabricated and transported to the home site where they are put on a foundation and joined to make a single house.

Mobile homes, double-wides, sectionals and modules are transported to their sites by trucks whose movements are controlled by state highway regulations, or they are shipped on railroad flat cars.

## GENERAL FEATURES

**Furnishings:** Most new mobile homes are sold fully equipped: major appliances, furniture, draperies, lamps and carpeting are all included in the purchase price. Optional features are available such as air conditioning, automatic dishwashers, automatic garbage disposals. The home is centrally heated by gas, oil or electric furnace. Buyers have a choice of color and style in selecting furnishings. However, if a buyer prefers, the home can be purchased without some (or any) of the general furnishings.

**Design:** Today's mobile home has a spacious living room; dining room or dining area; kitchen; one or two bathrooms; one, two or more bedrooms; with custom designed cabinetry and closets.

Width	Average Length	% of Total Shipments		
		1971	1972	1973
12'	60' to 70'	69.6%	64.7%	58.6%
14'	60' to 75'	16.2%	17.8%	21.6%
Other*	35' to 70'	1.2%	0.5%	0.1%
Expandable	50' to 70'	1.0%	2.2%	1.3%
Double Wides	50' to 70'	12.0%	14.8%	18.4%
		100.0%	100.0%	100.0%

\*10-or 16-wide

**14 Wides:** 39 states permit 14-wides to be transported on their highways. More states are expected to follow.

Type of Home	Retail Price	Average Price (1973)
Single Wides	\$5,000 to \$14,000	About \$ 6,900
Expandables	\$9,000 to \$15,000	About \$11,200
Double Wides	\$9,000 to \$21,000	About \$11,300
<b>Average, all sizes</b>		<b>About \$7,770</b>

## Comparison of Mobile Home Shipments and Site-Built Homes Sold\*

MOBILE HOMES	1971	1972	1973
Average Retail Price (all lengths & widths, excludes 4 ft. hitch)	\$6,640**	\$6,950**	\$7,770**
Average Size (living space) (all lengths & widths, excludes 4 ft. hitch)	12' x 65'	12' x 65'	14' x 63'
780 sq. ft.	780 sq. ft.	882 sq. ft.	
Price Per Square Foot	\$9.07**	\$8.73**	\$8.84**
Annual Shipments to Dealers	496,570	575,940	566,920
<b>SITE-BUILT HOMES SOLD*</b>			
Median Sales Price	\$25,200†	\$27,600†	\$32,500†
Cost per Square Foot	\$14.55‡	\$15.35‡	\$17.30‡ (est.)
Median Sq. Footage (living space)	1,415 sq. ft.	1,460 sq. ft.	1,580 sq. ft.

\*excludes homes built for rent or by individuals (Source: U. S. Dept. of Commerce)  
 \*\*includes furniture, draperies, carpeting, and appliances but excludes land as well as costs of steps, skirting, anchoring, and any other applicable set-up charges (approximately 15% of home cost)  
 †includes all furnishings, includes land  
 ‡excludes furnishings, appliances, and land

## MANUFACTURERS

There are approximately 368 firms producing mobile homes from 888 factory sites. More than 60% of the nation's mobile homes are produced by members of the Mobile Homes Manufacturers Association.

The average mobile home plant has 64,000 square feet.

## MOBILE HOMES SHIPMENTS

Year	Manufacturers' Shipments to Dealers in U.S.	Retail Sales (Estimated)
1973	566,920	\$4,406,382,000
1972	575,940	\$4,002,783,000
1971	496,570	3,297,225,000
1970	401,190	2,451,271,000
1969	412,280	2,496,775,000
1968	317,950	1,907,700,000
1967	240,360	1,370,052,000
1966	217,300	1,238,610,000
1965	216,470	1,212,232,000
1964	191,320	1,071,392,000
1963	150,840	862,064,000
1962	118,000	661,000,000
1961	90,200	505,000,000
1960	103,700	518,000,000
1959	120,500	602,000,000
1958	102,000	510,000,000
1957	119,300	596,000,000
1956	124,300	622,000,000
1955	111,900	482,000,000
1954	76,000	325,000,000
1953	76,900	322,000,000
1952	83,000	320,000,000
1951	67,300	248,000,000
1950	63,100	216,000,000
1949	46,200	122,000,000
1948	85,500	204,000,000
1947	60,300	146,000,000

Prior to 1947, production varied from 1,300 in 1930 upward to 60,000 in 1947.

10-wide homes came into mass production in 1955.  
 12-wide homes came into mass production in 1962.  
 14-wide homes came into mass production in 1969.

## SUPPLIERS

Suppliers to the mobile and modular home industries have discovered a market that utilizes over \$1.5 billion in materials, components, furnishings and services. This volume is expected to increase to well over \$2.5 billion by 1976.

The recognition of mobile and modular housing industries as big business has witnessed an influx of supplier companies into the industry over the past few years. There are more than 380 suppliers firms including land development, financial and insurance institutions that are members of MHMA. These firms recognize that through their memberships they have become a united force striving for a common goal, the consistent betterment of their products through innovation and technology, which will benefit both manufacturer and consumer.

## DEALERS

There are approximately 10,500 dealership firms in the United States, through which the vast majority of mobile homes have traditionally been sold, financed, and insured.

## BUYER PROTECTION — STANDARDS

All manufacturer members of MHMA must build their mobile homes to conform to the requirements of American National Standards Institute's (ANSI) Standard A119.1 for Mobile Homes. The manufacturer must certify his compliance with these requirements by placing a blue and silver (or gold) Standards Seal near the front door of each home. Each home bears its own registration number which appears on the seal. ANSI Standard A119.1 sets forth the requirements for the construction, as well as the plumbing, heating and electrical systems of the home.



The electrical section of the A119.1 standard includes the National Electrical Code C-1. The National Fire Protection Association (NFPA) and the Trailer Coach Association (West Coast) are also co-sponsors of ANSI Standard A119.1. ANSI Standard A119.1 and NFPA 501B are identical.

A gold Standards Seal identifies the Total-Electric mobile home. This seal was developed in cooperation with the Edison Electric Institute and the National Electrical Manufacturers Association. 14% of 1973 production of MHMA manufacturers bore the Total-Electric Seal.

There are currently 45 states where laws require compliance with American National Standard A119.1/NFPA 501B; exceptions are Hawaii, Massachusetts, Rhode Island, Vermont, and Wyoming.

MHMA Standards inspectors monitor the Standards compliance of all members by inspecting their plants on an unannounced basis.

The combined membership of Mobile Homes Manufacturers Association and the Trailer Coach Association, who must build to ANSI Standard A119.1 represents 66% of all mobile home production, and more than 99% of all current production is sold in states where manufacturers must build to the Mobile Home Standard.

## MOBILE HOME FINANCING

After more than twenty years of development and refinement, mobile homes have come-of-age as authentic housing. Savings & Loan Associations as well as banks can lend on them. Mobile homes are also eligible for Federal Housing Authority (FHA) or Veterans Administration (VA) loan guarantees. Many are financed through credit unions or through commercial lending institutions.

The standard method of dealer financing through a chattel mortgage loan, however, still predominates. The dealer arranges for finance sources for purchase through a conditional sales contract agreement or the Uniform Commercial Code Security Agreement. The loan agreement originates through the sales agent (the dealer). The installment contract is then sold to the financial institution. Mobile home financing like other types of credit financing, is subject to the "Truth-in-Lending" regulations and the customer must be told the annual rate of interest he is being charged.

In those areas of the nation where double-wide and sectional homes have become a significant factor, some institutions have extended terms and make loans on a conventional mortgage rate.

Downpayments range from no downpayment under VA regulations to 20% to 30% under the chattel mortgage plan; payment time may range up to 15 years, depending on the type of home and financing.

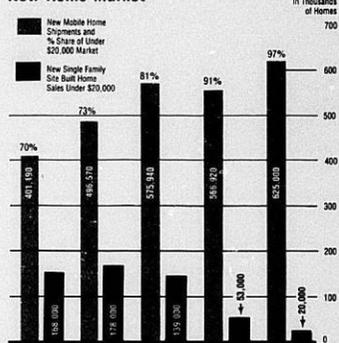
FHA will insure a loan of up to \$15,000 maximum, on a double wide unit, for a term of up to 15 years and 32 days. The location for placement of the home must pass the requirements of property standards of the agency. FHA insured loans can be pooled and sold under the mortgage backed securities program of the Government National Mortgage Association.

Under the VA program, the maximum loan rate for the home remains stable at \$10,000, with a term of 12 years. In addition, the maximum is raised to \$17,500 when a lot, and its improvements are included, and the term is then increased to 15 years. Certificate of Eligibility is required through submission of VA Form 26-1880.

Legislation is currently pending in the Congress which, if enacted, will appreciably raise both the loan limits and term maturity of FHA and VA guaranteed mobile home loans. In both the FHA and VA programs, the mobile home must conform to the American National Standards Institute (ANSI) Standard for Mobile Homes.

Loans can also be guaranteed through a number of privately operated mortgage guarantee companies, thus relieving the lending institution of the normal loan risks.

## The Under \$20,000 New Home Market



\* Construction Reports C29-12 Bureau of Census  
† Estimated—Elick & Lavigne, Inc.

## 1973 Comparison Mobile Home Shipments and Sales of Single Family Site Built Homes\*\*

	Under \$20,000	Under \$30,000	All Prices
Site-Built Homes*	53,000	258,000	620,000
Mobile Homes	566,920	566,920	566,920
Total	619,920	824,920	1,186,920
Mobile Home Share	91%	69%	48%

\* U.S. Dept. of Commerce, Bureau of Census Data Conventional Homes—Construction Reports (C25-74-1) issued 4/74  
\*\* Contractor & owner built homes and homes built for rent are excluded (Total 1973 exclusions, 512,000 units)

### MOBILE HOME FAMILIES\*

Currently, more than 9 million people are living in mobile homes, and the median mobile home family has 2.3 persons. Other data are as follows:

#### 1970 Census—Mobile Home Households

Household heads	Mobile home percentage
Central Cities (SMSA)	8%
Outside Central Cities (SMSA)	37%
Outside SMSA*	55%
Total	100%
Urban	39%
Rural (non farm)	58%
Rural (farm)	3%
Total	100%
Owner Occupied	85%
Renter Occupied	15%
Total	100%

\*Standard Metropolitan Statistical Area

#### Ages of Mobile Home Households

Under 25	18.2%	
25 to 29	15.2%	42.5%
30 to 34	9.1%	
35 to 44	12.7%	25.9%
45 to 54	13.2%	
55 to 64	14.4%	31.6%
65 and over	17.2%	
		100.0%

#### Household Composition

Household Composition	Persons in Households
Two or more Persons	79.6%
Husband - Wife	68.6%
Other Male Head	3.4%
Other Female Head	6.5%
One Person	20.4%

#### Income of Household Heads

Less than \$5,000	35.9%
\$5,000 to \$6,999	17.3%
\$7,000 to \$9,999	23.1%
\$10,000 to \$14,999	18.0%
\$15,000 or more	5.7%
Median Dollars	\$6,690

Source: Census of Housing—Mobile Homes (Bureau of the Census, U.S. Dept. of Commerce HC (7)-5)

There are about 3.9 million mobile homes in use today as primary year-round dwellings. About 35% to 40% of these are located in mobile home communities.

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### PLANNED UNIT DEVELOPMENTS

Currently there are over 13,500 mobile home communities of 15 or more homes listed in a national directory that rates them for appearance, livability and management. These parks have well over 1.2 million mobile home spaces. Most developments being built today have an average of 175 sites.

Developers estimate that at least 60% space occupancy is necessary to meet operating expenses. The national average vacancy rate in 1973 was 5.9%.

The modern mobile home development provides paved sidewalks, adequate street lighting, underground utilities, off-street parking, green areas, as well as playgrounds, swimming pools and other recreational facilities. The majority of new mobile homes are placed in such communities. Therefore, the demand for modern mobile home developments has grown with the industry.

MHMA has worked constantly with local and federal government agencies to develop zoning ordinances and environmental standards that will create mobile home developments which are a credit to the community and a pleasure to the mobile home owner. The demand for budget housing has started a trend toward improved zoning laws that give greater attention to the design of mobile home communities as a part of overall city planning. This trend makes a bright future for the entire industry. Recommended zoning and control ordinances are available through the Land Development Division of MHMA.

Park rentals vary from \$30 to \$100 per month, with the greatest percentage for a modern development ranging between \$50 and \$60 per month.

The average development cost per site ranges from \$2,200 to \$3,000, exclusive of land and varies considerably with the facilities and amenities that are provided.

More and more lending institutions are recognizing the feasibility of mobile home communities and are entering this field as a supplier of development funds as well as long term mortgage funds. Under their 207 section, FHA can guarantee loans on new mobile home rental developments up to 90% of appraised value. This has encouraged many new sources of financing.

### IN THE FUTURE

The mobile home industry dominates the economical shelter market (under \$20,000) because of manufacturing

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economies possible through its ability to produce a complete home within a factory and ship it to a homsite ready for occupancy. (See chart; page 7.) The market for higher quality (and larger) mobile homes, particularly in the double wide category, increases annually. In 1973, about 65% (75,000) of all the 115,000 double wides sold retailed for more than \$10,000. By 1975, it is estimated that 32% of all mobile homes sold will be double wides (249,000) of which 197,000 are expected to retail over \$10,000.

Should the mobile home industry continue its future growth at the same pace as its 1964 to 1973 rate of 14%, it can be expected to produce more than a million homes annually by 1978. More immediately, it is anticipated that its 1974 production will increase by 10%.

The future of the traditional mobile home industry appears to be strong in three areas:

1. **Single Site Occupancy.** About 60% of mobile homes are currently placed on individually owned property, in rural or small-town locations. This market is expected to grow with the demand for moderately priced housing and as mobile homes more closely resemble site-built homes in appearance and financing terms.

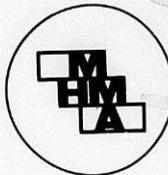
2. **Mobile Home Communities.** The traditional mobile home park with its inclusion of amenities for the use of the tenants has, in truth, been a pioneering effort in what the planners now call the Planned Unit Development. Heretofore, it has been most common for the mobile home dweller to own his own home and rent space and facilities provided by the developer. Different types of mobile home communities are becoming increasingly popular. Subdivisions with the mobile home dweller owning both the home and the land are being developed. Some take the form of planned unit developments with the common facilities being turned over to a home owners association at the completion of the project. In other areas a condominium-type ownership is used and some offer elaborate recreational facilities for the use of the mobile home owners.

3. **Urban Housing.** Fixed site townhouses, row houses, duplexes, even highrise buildings are now being built from mobile units or "modules." The changing potential of the mobile/modular industry is in the ability of the manufacturing process to be adapted to the needs of sectional or multi-family homes.

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#### WHAT IS MHMA?

The Mobile Homes Manufacturers Association is a non-profit trade association whose membership is comprised of manufacturers and suppliers in the factory-built housing industry. Through its Standards requirements and its planned programs in federal and state legislation, land development, public relations, consumer education, and material expositions, it promotes industry growth and welfare, thus enabling it to help solve our nation's need for economical housing.



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725 South Central Expressway  
Richardson, Texas 75080  
214/231-7200

Suite 107  
6650 North Northwest Highway  
Chicago, Illinois 60631  
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#### MORE INFORMATION

- **Mobile Home Technical, Teaching, and Consumer Books:** Lists of technical books for mobile home community developers, teaching aids for secondary school and adult classes, guides to the care and selection of mobile homes are available from MHMA along with a list of industry trade publications and newspapers published for mobile home owners. To obtain your free copies send a self-addressed, 10¢ stamped, long envelope to Publications Division, MHMA, Dept. FF, Box 32, Chantilly, Va. 22021.
- **Mobile Home Associations:** There are approximately 60 national, state and regional mobile home associations throughout the USA and Canada. Their membership includes dealers, manufacturers, suppliers, and park operators. To obtain a list of these associations, send a self-addressed, 20¢ stamped, long envelope to Publications Division, MHMA, Dept. A, Box 32, Chantilly, Va. 22021.

# flash facts

Pocket Reference To the  
**Mobile Home  
Industry**

MOBILE HOMES  
MANUFACTURERS ASSOCIATION

June 1974

Orange City - zoning  
Linn - Howard's  
sec 21 ?

ORANGE COUNTY MOBILEHOME PARK DEVELOPMENT GUIDELINES

1. Purpose and Intent:

These guidelines are established so that mobilehome parks may be evaluated as a type of multiple family residential development and established in compatible areas throughout the County under conditions that will ensure their compatibility with other permitted uses in the district.

2. Minimum park site area:

Ten acres.

3. Minimum individual mobilehome site:

2,800 square feet.

4. Structure height:

35 feet maximum.

5. Yard regulations:

All mobilehomes and all structures shall maintain a minimum yard area of 15 feet from the ultimate right of way line of any public street and a minimum yard area of 5 feet from any adjoining property line.

6. Parking:

a. Off-street:

(1) Two parking spaces shall be provided on the individual site for each mobilehome lot in the development.

(a) Each parking space shall be a minimum size of 10 feet by 20 feet.

(b) On-site parking may be developed in tandem.

GRAND COUNTY MOBILEHOME PARK DEVELOPMENT GUIDELINES (CONTINUED)

(2) There shall be provided for visitors and guests a minimum of one parking space for every eight mobile-home sites in the development.

(a) Each parking space shall be a minimum size of 10 feet by 20 feet.

(b) No mobilehome site shall be further than 400 feet from guest parking.

(c) Parking areas shall be subject to the requirements specified in Sec. 73.0290.4.

(d) Guest parking may be provided on the streets.

b. On-street:

(1) Each parking space shall be a minimum size of 10 feet by 20 feet.

(2) On-street spaces will be authorized in accordance with applicable State (Section 16269) and County regulations.

(a) Two-way with no parking - 25 feet of right of way.

(b) Two-way with parking on one side - 35 feet of right of way.

(c) Two-way with parking on both sides - 41 feet of right of way.

7. Trash and refuse storage:

All trash and refuse shall be kept in closed containers within a totally enclosed structure, including underground structures, or buildings. Said structure, if unroofed, shall have a minimum height of 6 feet.

ORANGE COUNTY MOBILEHOME PARK DEVELOPMENT GUIDELINES (CONTINUED)

8. Signs:

- a. Two single face or one double face identification sign (park name and address only) at the main point of entry to the development, not exceeding 24 square feet in area for each face. One additional 24 square foot, single face identification sign (park name and address only) shall be permitted along any other public street right of way upon which the park has frontage providing such street frontage exceeds 330 feet.
- b. One unlighted sign not to exceed 12 square feet in area pertaining only to the sale, lease, or hire of the particular building, property or premises upon which displayed.
- c. One unlighted, on-site, temporary identification and advertising sign pertaining only to the proposed development of the property not exceeding 100 square feet in area. Said sign shall be permitted for a period of time not to exceed six months and may be renewed for one additional six month period.

9. Underground utility lines:

- a. Utility lines, including but not limited to electric, communications, street lighting, and cable television shall be placed underground.
- b. Individual antennas for television may be installed on each mobilehome, but centralized antennas shall be encouraged.

10. Recreation:

A minimum of 150 square feet of common recreation area, available to all residents, shall be provided for each mobilehome.

ORANGE COUNTY MOBILEHOME PARK DEVELOPMENT GUIDELINES (CONTINUED)

11. Screening.

An opaque screen shall be installed and maintained along but no closer than 10 feet from the ultimate right of way of any public street, and along the side and rear property lines. Except as otherwise provided, it shall have a total height of not less than six feet nor more than seven feet. Where there is a difference in elevation on opposite sides of the screen, the height shall be measured from the highest elevation. A screen shall consist of one, or any combination of the following types:

- a. Walls: A wall shall consist of concrete, stone, brick, tile or similar type of solid masonry material a minimum of four inches thick.
- b. Berms: A berm shall be not more than 20 feet in width at the base. It shall be constructed of earthen materials and it shall be landscaped.
- c. Fences, solid: A solid fence shall be constructed of wood, masonry, or other materials a minimum nominal thickness of two inches and it shall form an opaque screen.
- d. Fences, open: An open weave or mesh type fence shall be combined with plant materials to form an opaque screen.
- e. Plantings: Plant materials, when used as a screen, shall consist of compact evergreen plants. They shall be of one kind, or used in such a manner, so as to provide screening having a minimum width of two feet, within 10 feet of the

ORANGE COUNTY MOBILEHOME PARK DEVELOPMENT GUIDELINES (CONTINUED)

initial installation. Except as provided in subsection (f) below, plant materials shall not be limited to a maximum height.

- f. Intersections: Screening along all streets and boundaries shall have a height of not less than three nor more than three and one-half feet within five feet of the point of intersection of:
  - (1) A vehicular trafficway or driveway and a street;
  - (2) A vehicular trafficway or driveway and a sidewalk; and
  - (3) Two or more vehicular trafficways, driveways or sidewalks.
- g. The Director of Building and Safety shall require that either a, b, or c above shall be installed if, after 10 months after installation, plant materials have not formed an opaque screen, or if an opaque screen is not maintained.

10. Landscaping:

Landscaping, consisting of evergreen trees, shrubs, vines, ground cover, or any combination thereof, shall be installed and maintained subject to the following standards:

- a. Landscaping is required for a minimum depth of ten feet along all property lines abutting public streets except for the area required for street openings and the area within 10 feet on either side of street openings.
- b. Intersections: Landscaping along all streets and boundaries shall be limited to a height of not more than 12 feet within 20 feet of the point of intersection of:

ORANGE COUNTY MOBILEHOME PARK DEVELOPMENT GUIDELINES (CONTINUED)

- (1) A vehicular trafficway or driveway and a street;
  - (2) A vehicular trafficway or driveway and a sidewalk; and
  - (3) Two or more vehicular trafficways, driveways or streets.
- c. Watering: Permanent watering facilities shall be provided for all landscaped areas.
- d. Maintenance: Required landscaping shall be maintained in a neat, clean and healthy condition. This shall include proper pruning, mowing of lawns, weeding, removal of litter, fertilizing, replacement of plants when necessary, and the regular watering of all plantings.

Sam Hardy -

6/6/75

Sec 12. of new Ord of Title 26.

10' from Roadway, sidewalk, near rule:

5' from ~~near~~ all

3' ~~off~~ on driveway (carport)

(50x80)  
~~double wide.~~

- 8 DU/Acre. (grass) -

5  
2500 papers  
\$4000

- No Sidewalk - (Sec D)

10' rather than 20' separation  
(Check w/ Fine)

- Cul de sac - 80' - ?

- Pavement Strd - should not be required.

- Poles - # too much - 8x16 min.

- Storage Locker - not required - alt no outside  
storage.

= Should require underground.

- Reflective ~~or~~ street number

- Lighting / space should be for every other  
space.

H<sub>2</sub>O - plant's service  
[meter-meter]

3/4" pipe coming into house?

Sewer (practice allowed)

Title 18 - Foundation - Re Carpati?

→  
- Density in Title ~~is~~ unclear -

# Mobile Homes

PRICE  
\$100



Complete Guide to the  
Mobile Home Lifestyle

## The Mobile Home Lifestyle

The mobile home lifestyle unfolds before you in the following pages. Whether retired, single, or a young family buying your first home, you will find efficiency, economy, easy maintenance, new-found leisure time, and social opportunities in mobile home living.

This book has been written especially for you who only now contemplate adopting this new, carefree lifestyle already enjoyed by more than 7 million Americans. It is brought to you through the cooperative efforts of three organizations whose combined memberships represent every facet of the mobile home industry — its manufacturers, suppliers, dealers, and park owners. Our aim is to provide information that will help you make the housing decision that is right for you.

We welcome your interest in mobile living!

John M. Martin, President  
Mobile Homes Manufacturers Association

Louis C. Bell, Executive Vice President  
Trailer Coach Association

John Manley, Jr., Executive Vice President  
Southeastern Manufactured Housing Institute

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# Mobile Homes

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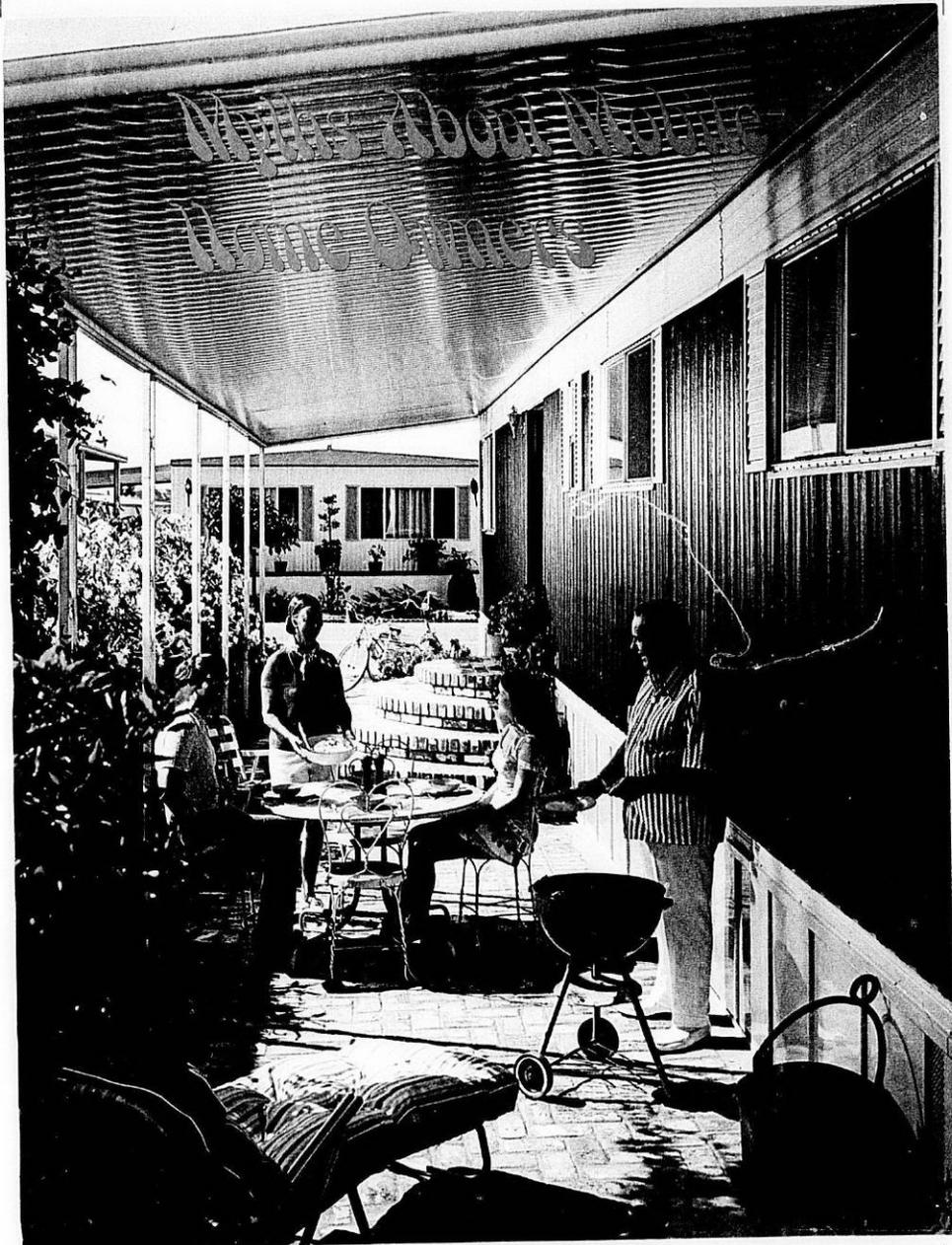
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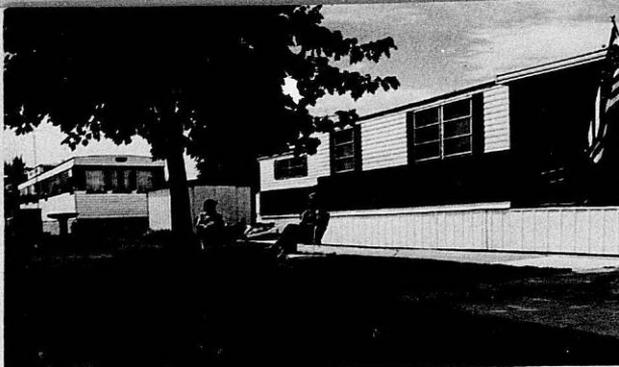
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Mobile and sectional homes





Mobile home owners live secure in the knowledge their homes and neighbors are right for their families.

Twenty years behind the times, ill-informed maligners seem to think that all mobile home dwellers either play violins in gypsy caravans or perform high wire acts in a circus and envision them as being as stable as a balancing wire.

"Not true," says H. Joseph Edwards, Executive Vice-President of the Lehigh, Maryland, Chamber of Commerce. "Over the years I have personally seen the mobile home owning population change into one of the most stable sectors of society."

Does a majority of business and community personnel in mobile home park areas agree with Mr. Edwards? We've questioned banks and credit agencies, boards of education, churches, fire and police departments, moving companies, and community agencies all over the country and their answers debunk all the old myths about mobile home dwellers.

Every bank and credit agency we questioned said that they are willing to finance mobile homes, and they agreed unanimously that mobile home owners are good credit risks.

A spokesman for a finance corporation in a Chicago suburb put it this way, "I have found that mobile home owners are usually better paying and default on their payments less than other people."

Mobile homes are financed intelligently now. Prospective buyers realize that credit is a valuable asset and shop wisely. Informed about costs before they buy, a ma-

Larry Davenport

**"people are people"  
--there is  
little difference  
between mobile  
home owners  
and other people**

majority of purchasers make as large a down payment as they can afford and pay the balance as soon as possible.

A vice-president of a southern California bank comments, "We have 65 branches of our bank situated in five counties of southern California, and at present we have \$8,000,000 outstanding in

three categories of mobile home loans." He points out that his bank takes proper precautions and credit is investigated before any loan is granted. The investigations reveal that "people are people," and there is little difference between mobile home buyers and borrowers in other categories.

**Good Grades**

How do mobile home children fare in school? Do they perform better or worse than their brick-and-mortar-housed cousins?

All of the municipalities questioned said that there was no reliable data indicating the scholastic achievement of mobile home children in their school district as opposed to other children. Some, however, suggested that mobile homes are basically good environments for children.



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Cheektowago, New York, is the home of Mr. and Mrs. Rhodes Smith, who live at Sky Harbor Mobile Home Court. The Smiths have had their home for four years and intend to make mobile home living their permanent way of life. Mr. Smith is employed as a television technician while Mrs. Smith is a secretary. They are shown in the kitchen of their home, a favorite gathering spot, done in Early American decor.

When asked whether parents of mobile home children cooperate with the school administration and Parent Teacher Association, the consensus of opinion was they do cooperate with school authorities but are just slightly less involved with the P.T.A.

Several community leaders agree with C. W. Kaitschuck, Executive Secretary of the Des Plaines, Illinois, Chamber of Commerce who says, "We have several mobile home parks in our area, and the inhabitants participate on a par with other home owners in community affairs."

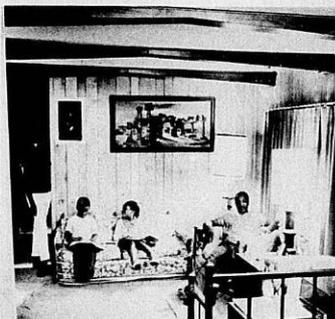
#### Religious

Are mobile home families church-going people? Churches of all denominations were surveyed, and they were unanimous in reporting that mobile home families attend church services as often as other members of the congregation.

Reverend John Hayes, of Our Lady of Humility Church in Zion, Illinois, estimates that five to ten percent of his congregation live in mobile homes. Father Hayes says, "The majority of our members residing in mobile homes are either young marrieds without children or older folks whose families are grown. They attend church as regularly as other members and participate in church projects as well."

Reverend William Nicoll of Memorial United Methodist Church, Zion, Illinois, also has mobile

The Lipscombs have lived at Wynnhaven Mobile Homes Park, Robbins, Illinois for eight years; they purchased their second mobile home in 1970. John Lipscomb, a trucker, prefers to work the third shift: He stays at home during the day while his wife, Mary, works as a lab technician. They have two daughters, Rene and Sherri, and a son, Keith. John feels fortunate to own his own home—after eight years he is sold on mobile home living.



The Royal Plaza Mobile Home Park, Ft. Lauderdale, Florida, is the choice of the Joe Nicholson family. With two teenage daughters, Mary and Sherry, the Nicholson, working parents, appreciate the convenience of having a school next to the park.



Originally from Chicago, Morton Schumacher and his wife chose to move to Las Vegas, Nevada, for their retirement. A former tailor, Morton has two sons who also reside in Vegas. The elder Schumachers live in Blue Skies Mobile Home Estates, an adult park, where they enjoy a relaxed way of life in year 'round sunshine without winter frost. The Schumachers are very happy with their home and with the facilities of their park.

home families among his members who participate in church services and other activities in about the same proportion as the other members. Reverend Nicoll's congregation includes a young mobile home couple, both teachers, who served as effective youth counselors last year.

#### Safety

Is there greater incidence of fire in mobile home parks than in other homes?

C. A. Jones, Fire Marshall of the Bureau of Fire Prevention in Long Beach, California, says, "In California, state laws for standards and regulations—which some years ago were in the hands of the various local governments—now provide uniformity in all mobile home parks." Marshall Jones explains that there is no way to equate the incidence of fire in mobile home parks to other homes because the fire department does not keep a record of total number of dwelling units compared to mobile home units within the city. Other communities answered this question in the same manner.

In Pomona and Long Beach, mobile homes are inspected for fire hazards by the State Housing Authority on request. In Ft. Lauderdale, Florida, entire parks are inspected once a year, but not individual units. In Des Plaines, mobile homes are considered private

residences and thus undergo no routine inspection. In Laurel and other areas surrounding Baltimore there is also no regular program for inspection.

#### Law-abiding Citizens

How do mobile home residents fare with the police? Is there a greater incidence of crime in mobile home parks than in other residential areas?

"Less," says Assistant Chief F. P. Wallick of the Pomona, California, Police Department. He also reports that fewer perpetrators of crimes live in mobile home parks than in other areas of Pomona. In fact there are several police department families in the city who live in mobile homes.

Most police departments surveyed said that there is no evidence of a greater amount of alcoholism or drug abuse in mobile home parks than in other housing areas.

Sergeant Joseph Hock of the Anne Arundel County Police Department in Maryland wrote that arrests in his county are broken down by age, race, sex, nationality, resident, and occupation, but not by type of housing. He estimates that mobile home parks in his area have "about the same type of crime ratios and arrests as other areas have with similar population."

How mobile are the people who

live in mobile homes? According to a survey of 2900 mobile home owners by the Department of Housing and Urban Development (HUD), the mobility of these households is no greater than that of the population as a whole.

#### Financial Responsibility

Officials of a mobile home transport company based in the Midwest estimate that the average mobile home family moves slightly more than once every five years. Says a company spokesman, "This estimate is basically in agreement with a survey report of Robert E. Holmes of East Texas State University that indicates one move in four years for the average mobile home family."

The company spokesman further estimates from his experience with mobile home owners that they move two or three times in their lives, usually stabilizing their location 10 to 12 years from the date of their first move.

After a move, most mobile home owners pay their bills promptly, one transport company noted. Mobile home moves are controlled by the Interstate Commerce Commission.

Our inquiry reveals that people from all walks of life live in mobile homes—engineers, teachers, nurses, and police officers; skilled mechanics as well as factory workers. The majority are either young marrieds without children or older couples. But many families with one or two children also reside in mobile home parks.

In the Midwest, we uncovered several instances of children who were placed for adoption with mobile home couples. Obviously, social workers must believe that mobile homes are stable, secure environments for children.

Businessmen, bankers, clergy, educators, police and fire personnel all attest that there has been an increase in stability among mobile home owners in the last two decades. In the words of a bank vice-president who sums it up, "People are people," no matter what type of home they live in. △

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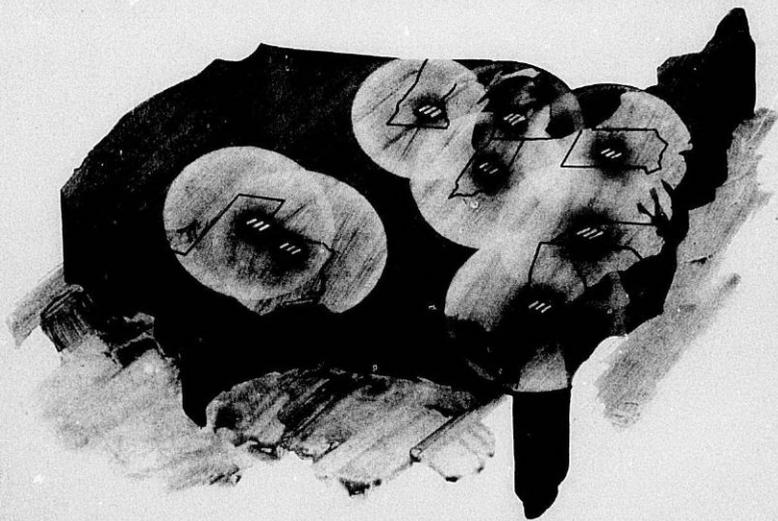
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Factory-built homes offer a better life for less money than any other housing.

Edward L. Colleton

## Beat The Rent Receipt Habit

The figures are in! It all adds up: Mobile homes are the best value for the money.

Site-built home owners may have nice places to live, but the cost of mortgage payments may be so high that all other family activities must be limited. Apartment dwellers escape the need for down payment money, one of the major obstacles to home ownership, but apartments can be very confining. And after the rent payment is made, there is nothing to show for the money but rent receipts.

### Low-cost Living

Mobile home living, in contrast, combines the advantages of the low money tie-up as in apartment living, with the convenience, pride of ownership, and freedom of living enjoyed in a site-built home. It provides the best of both worlds at a price people can afford. And that's a fact that will be demonstrated here in a direct comparison of the costs of three types of living: apartment, mobile home, and

site-built homes—all of equal living area.

Mobile homes range in price from \$5000 to over \$20,000, but the average home—one equal in size to a two bedroom apartment—costs about \$6500. That price buys a 12 by 64-foot unit fully furnished from furniture to appliances.

In addition to the basic price of the mobile home, there admittedly are other expenses.

Living in a mobile home community can cost from \$35 to over \$100 in rent, but average about \$50 to \$60 monthly, depending on the area of the country where the park is located.

The down payment for a \$6500 home ranges from \$350 to \$1400, depending on the financing available. Monthly payments on principal and interest run from \$70 to \$90. Other expenses include taxes, usually quite low, if charged at all. Taxes on the land the mobile home occupies are

paid by the park landlord. Some states do tax mobile homes as real estate. Others tax them as personal property. Whatever the tax, it will be small compared to site-built homes.

Often insurance payments are included in the monthly payments. Insurance for fire, theft, storm damage, among other things, is available. Credit life insurance, occasionally required on conventional loans, covers the unpaid balance on the home in case the bread-winner dies.

Home owners first moving into a mobile home community are often required to pay an entrance fee of about \$200. This fee usually includes the service cost of setting up the home and connecting it.

### Additional Costs

Once the home is set up in a park there are the costs of some finishing touches to be included in the budget. Some are essential and they will probably add another 15 percent to

the cost of the desirable. Most at the time of p in the financing clude:

The skirting-gap between ground. It is re and can cost Skirting gives th look and also protects the ur from winter wind.

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the cost of the home; others are very desirable. Most can be decided upon at the time of purchase and included in the financing. These accessories include:

The skirting—the covering of the gap between the home and the ground. It is required in many parks and can cost from \$150 to \$250. Skirting gives the home an established look and also provides storage and protects the underside of the home from winter cold, moisture, and wind.

Steps with handrails will be required for every outside door. These should be sturdy and chosen to enhance the appearance of the home.

Supports or piers are required to provide what is in effect a foundation holding the home stable and level. Building blocks are often used.

anchors or over-the-roof ties are especially needed in areas of high winds, but their installation is recommended for all mobile homes. Anchoring devices are standard equipment with many mobile homes, but can be installed on any home regardless of its age.

On a \$6500, 720-square-foot home, all this would average out to monthly payments over a five-year period of about \$136 or \$156.

An apartment offering equal space would rent for approximately \$175 to \$195 monthly depending on the area of the country.

#### Individuality

In that living area the mobile home will have a distinct advantage: You can choose from a selection of 100's of mobile home floor plans in the \$6500 price range. Occasionally a manufacturer will even custom design a home according to your needs. Compared to apartments where floor plans often look so standardized, a mobile home offers more for your money.

The initial outlay of money for a mobile home may be greater than for an apartment. But the standard price of a mobile home includes the price of all furniture and appliances for the home. Few are the apartment landlords who give their tenants title to four or five rooms of furniture as a reward for signing the lease. Incidentally, mobile homes are also sold

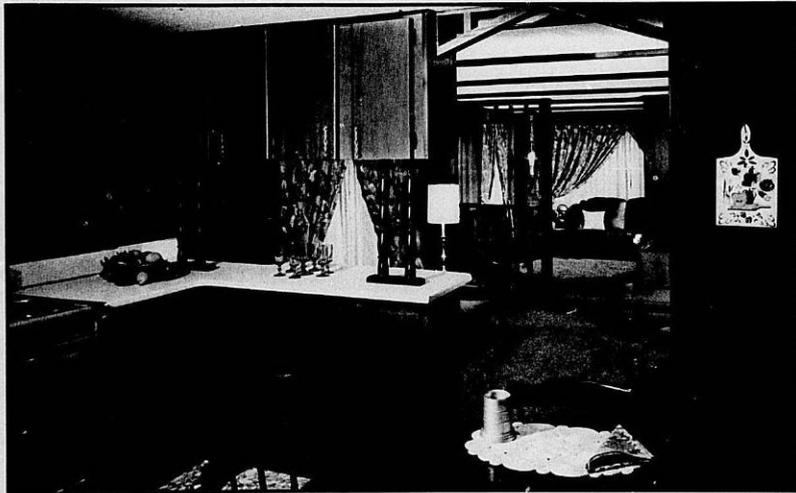
unfurnished, the dealer granting a discount for the furniture the buyer doesn't take. However, because the manufacturer buys furniture at wholesale prices, the allowance is not given in terms of retail costs. Usually the furniture is very reasonable.

#### Maintenance Costs

There are some costs of maintaining a mobile home, but they are minimal. Most exterior finishes are permanent and don't need painting. Mowing the lawn, sealing the roof every few years, and installing heat tape so that the water pipes won't freeze are about the only maintenance expenses.

However small the maintenance expenses, they are admittedly more than an apartment dweller would pay. But, the tax advantage a mobile home owner has may far outweigh the maintenance cost advantage of an apartment dweller. From income tax interest deductions on a mobile home loan, the mobile home owner may save around \$10 a month.

Moreover, a mobile home dweller is building up equity. With a conventional home loan, a mobile home





Living in a single-wide mobile costs less than most apartments of equal size.

can be completely paid off in seven years.

Most important of all, the mobile home owner has personal property to call his own. He can change the interior, build an outside porch, arrange his own yard.

To be fair, depreciation of a mobile home can and should also be considered. On an average, a mobile home can depreciate up to 8 percent annually after the first year. But this includes the depreciation on furniture, which can also be a factor in an apartment.

#### Site-built Comparison

Mobile homes can also be compared to site-built homes, on an equal square footage basis, and still come out ahead.

A double-wide mobile home—two sections joined together looking remarkably like a site-built home—may have three or four bedrooms and offer 1000 to 1300 square feet of living area. Averaging around \$11,000 with furniture and appliances, these homes can be put on a lot renting for about \$70 per month.

After a \$1000 down payment, monthly payments on this double-wide at 10 percent interest for 15 years would come to about \$107. Adding this to the park rent, the total monthly payments for the double-wide mobile home would be about \$177.

Additional costs include insurance, skirting, and porches. Again maintenance is minimal. Sewer, water, and trash collection are usually included in the rent of a site.

The down payment is about \$550 at 5 percent down and \$2200 at 20 percent down, depending on the fi-

There are some costs of maintaining a mobile home, but they are minimal. Most exterior finishes are permanent and don't need painting.

Double-wides are also financially attractive.



ancing available in your area.

In comparison, the down payment on an average \$21,000 site-built home ranges from 5 percent to 20 percent down, or \$1050 to \$4200, again depending on the financing. The initial payment for the home also includes around \$350 for closing costs: lawyers fees, title search, and other expenses—all this is seldom a factor with mobile homes.

On the \$21,000 home, payments on a loan amount to about \$150 a month. With taxes of \$600, insurance, sewer and water, and maintenance, monthly costs could average around \$210. This contrasts with the \$180 monthly cost of a mobile home.

#### Selling Costs

In addition, there are disadvantages to living in a site-built home. Selling the home is one of them. Lawyers' fees, sales commissions, and the long period of waiting for a sale take away some of the attractiveness of site-built homes. A mobile home, on the other hand, can be sold by the owner.

Site-built homes do often appreciate in value, but not always since neighborhoods can change.

Some park owners, however, require that a home be sold through them or moved from the park if it is sold. This policy should be thoroughly investigated and understood by the home owner before he moves into a park, so that he will not be unhappy over this policy should he want to move.

Whatever your lifestyle, mobile home living can be financially rewarding. Try figuring it on a piece of paper and see for yourself. You'll be surprised on what you can save. △

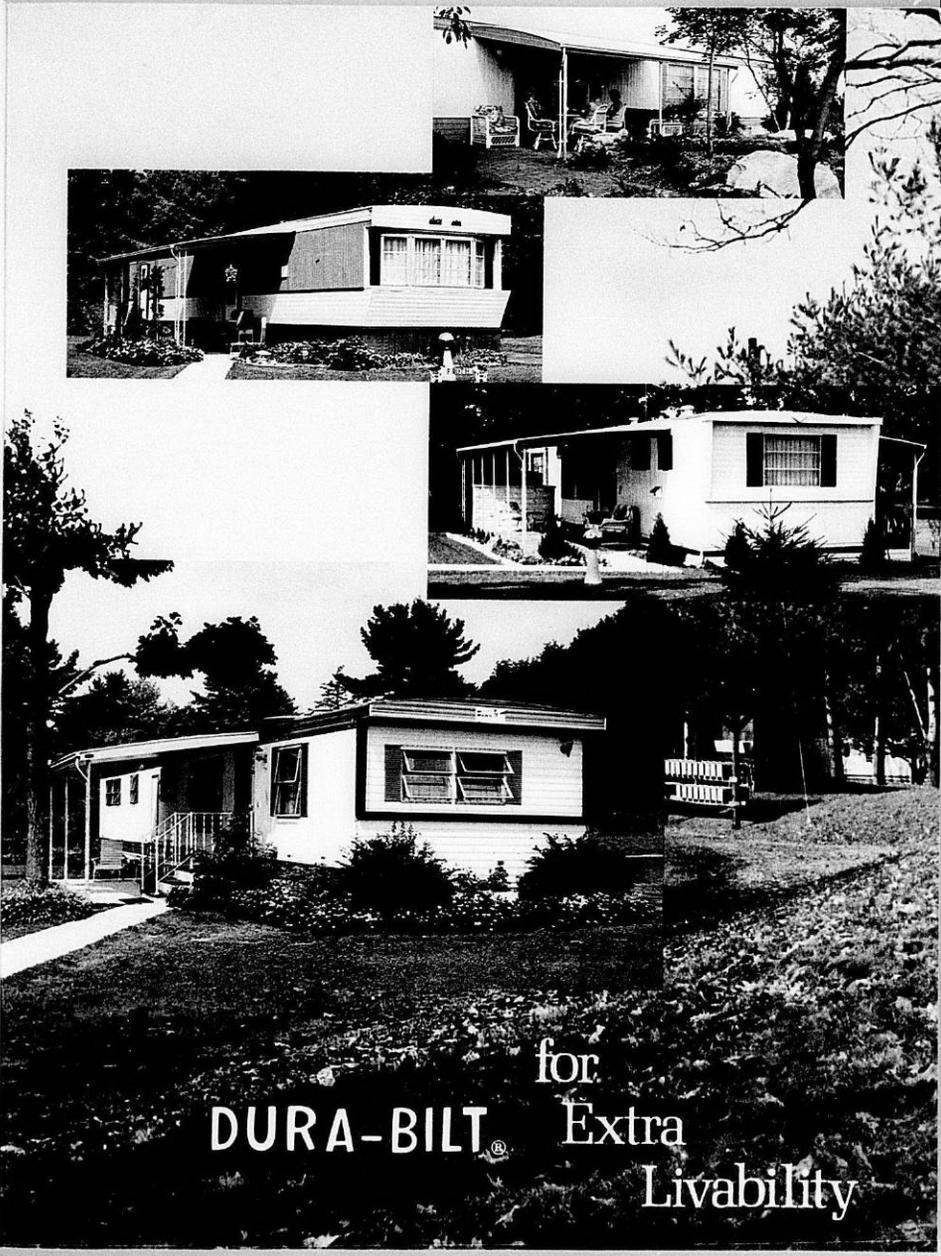
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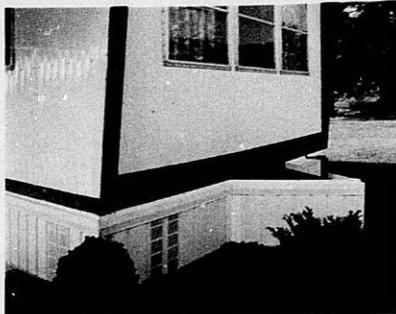
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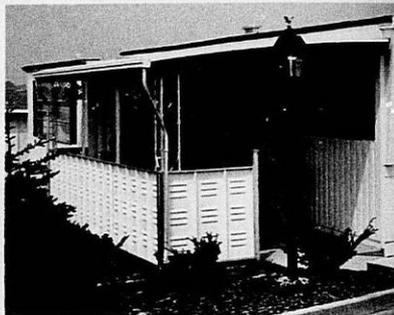
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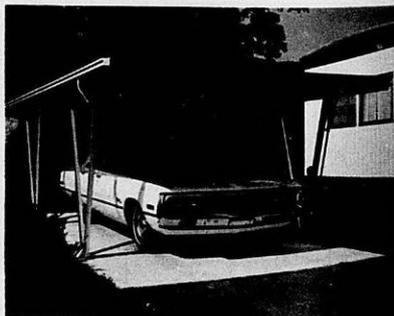
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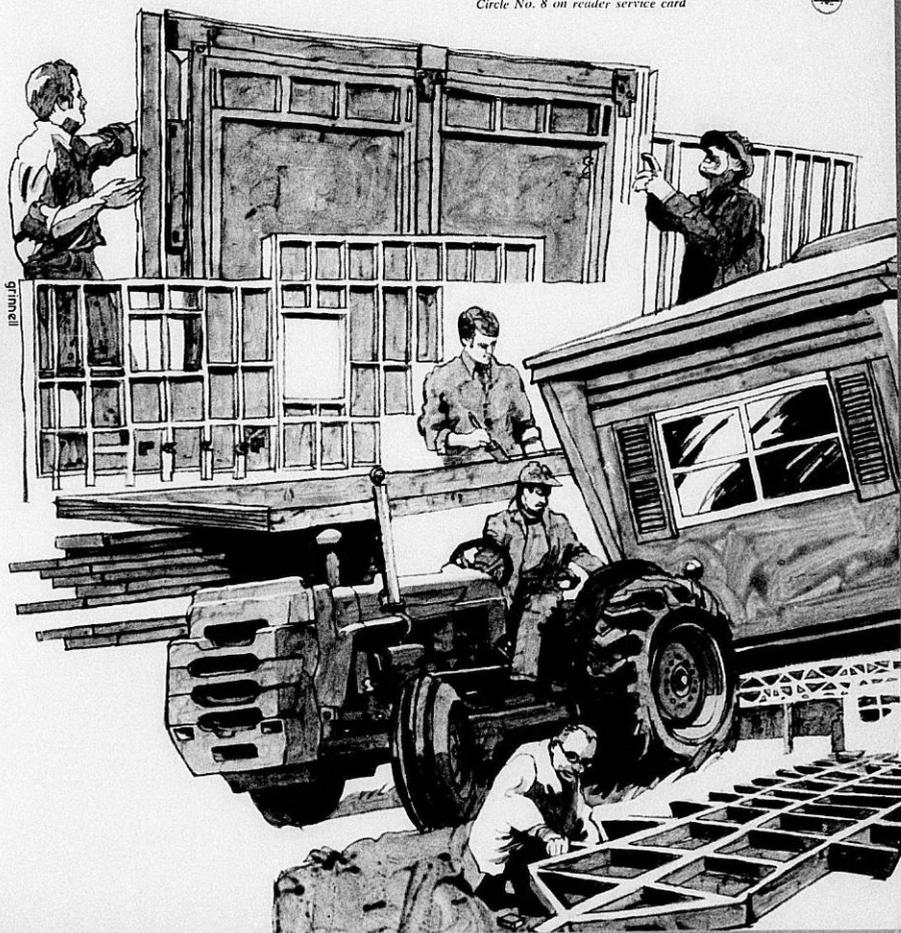
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Guerdon delivers the best variety of models today. Prices start at just \$4,000 and go to \$15,000. Each home complete, ready to relax in. Choose among many attractive floor plans for each model. Enjoy coordinated interiors by professional decorators.

Look for the Guerdon Symbol of Quality—it's nationwide. And it means more home, fewer chores for your investment. For the dealer near you, write Dept. BG.

### **Guerdon Industries, Inc.**

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# In Search of the Good Life

Roland Birnn

I often congratulate myself for making wise decisions — especially my decision to move into a mobile home park. I have all the comforts of home without maintenance problems or high payments. I really know how to pick parks, too. The park where I live is a gem. Before you start searching for your ideal park, I'd like to offer a few tips on park-picking from my years of experience.

There are no typical mobile home parks. The more than 22,000 parks now in existence range from simple low-rent parks to lavish mobile home estates that offer such amenities as community swimming pools and saunas.

Sections within mobile home parks themselves can also vary greatly: An older section seen by a person passing by the entrance of a park often hides newer, attractive lots in a recent addition located toward the rear. In some parks one

area is reserved for mature adults without children, and another section is open to families.

A drive through the entire park can provide you with a true picture of the park. Whatever your lifestyle, you will likely find what you want.

A modern mobile home park provides its residents with all that a person needs to live comfortably:

## What a veteran mobile home owner looks for in a park

landscaped lots, utilities, fire and police protection, garbage pickup, off-street parking, and often a playground. Rents in these parks average from \$50 to \$75 a month, depending on facilities and location.

Recently more mobile home parks offering facilities beyond the basic needs have been built. Resembling

modern suburban developments, these parks offer outstanding facilities: swimming pools, club houses with pool tables, shuffleboard, tennis courts, recreational facilities, and large lots. Club and social activities, such as dances, wine tasting parties and coffee hours are frequent there. Rents in these parks run higher but are low compared to other kinds of housing offering similar facilities.

### Retirement Communities

Mobile home parks for the retired are expanding rapidly, especially in the South and Southwestern parts of the United States. A retiree usually has special requirements for a park. If a person is no longer physically able to take care of his yard, he should consider a park with lawn service included. Door-to-door mail service is less strenuous than having to walk to a centrally located area. If you're a retiree who expects grandchildren to visit quite often, check the park rules for extra charges for



visitors and ask whether you are allowed to use park facilities.

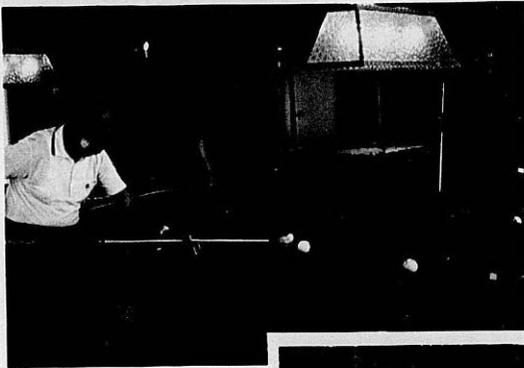
Most modern mobile home communities are places offering excellent amenities that rival other kinds of housing. Pools, hobby clubs, shuffleboard courts, gardening sessions and more elaborate parks are available. Some parks are close to cities and shopping centers, while others are in rural areas where you can no longer drive to work.

Whatever category you choose, you should select a park before you buy your home. In some areas, lots are in such demand that spots are available only by lottery. However, public officials should recognize the need for more mobile home parks and are granting construction permits to park developers.

### Conveniences

Proximity to your home is probably one of the first things you will consider when you buy a park. Once you have chosen a general area, you can look deeper. Take a walk through the park and look for curbed gutters, side drains — signs of adequate street signs for friends — and emergency services you ever need them. Make sure you can reach your home.

Examine the layout of the park. Is it suitable for a young family with



visitors and ask whether they are allowed to use park facilities.

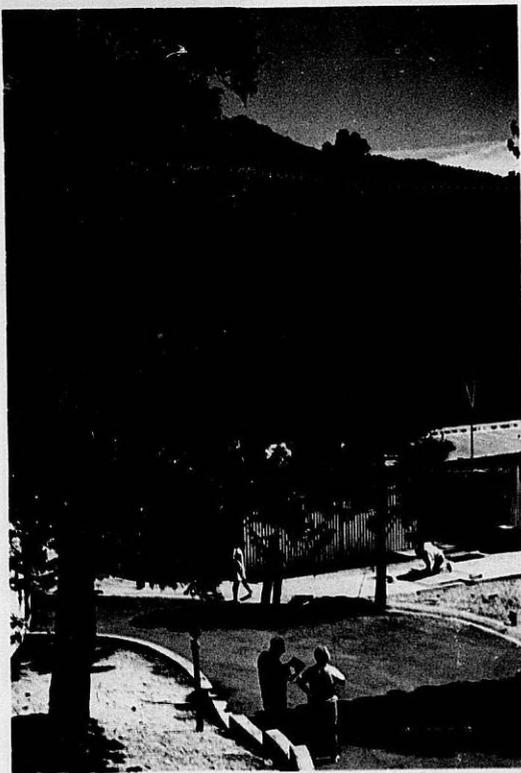
Most modern mobile home retirement communities are active, lively places offering excellent facilities that rival other kinds of homes. Pools, hobby clubs, dance areas, shuffleboard courts, art classes, and gardening sessions are common in the more elaborate parks. Shuttle services to cities and shopping areas for those who can no longer drive are available in many retirement parks.

Whatever category you fit into, you should select a mobile home park before you buy your mobile home. In some areas mobile home lots are in such demand that few spots are available. Recently, however, public officials are beginning to recognize the need for parks and are granting construction permits to park developers.

#### Conveniences to Consider

Proximity to your place of work is probably one of the first things you will consider when selecting a park. Once you have chosen the general area, you can start probing deeper. Take a walk or drive around the park and look for paved streets, curbed gutters, sidewalks, and storm drains — signs of quality parks. Adequate street signs will allow friends — and emergency vehicles if you ever need them — to easily locate your home.

Examine the laundry facilities. For a young family without a washer and





Underground utilities and tasteful landscaping mark quality parks.

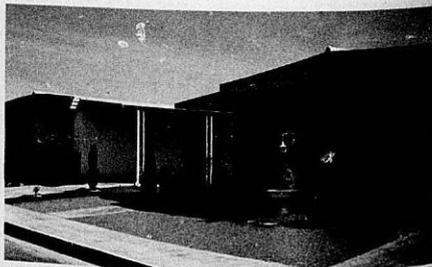
dryer, a laundry close to the home can save a lot of walking or driving to a nearby shopping center. A housewife who stays home during the day will appreciate a small park or shopping center nearby. If you have children, a park with limited traffic or with a playground should be a primary concern. Off-street parking, guest parking, central television antenna system, and recreational vehicle storage areas are other facilities to consider.

#### Site Shopping

When looking at lots in a mobile home park, anticipate your needs for the next few years. Check the length and width of the lots to insure that, should you want to equip your home with additional awnings or rooms, the lot will be adequate. The main concrete pad or runners on which the mobile rests should be flat, thick, and level, and have few cracks.

Corner lots permit many attractive layout possibilities, but usually cost more. Lots positioned at various angles or on cul-de-sacs in a park are more attractive than those lined up in a grid position.

**There are no typical mobile home parks. The more than 22,000 parks now in existence range from simple low-rent parks to lavish mobile home estates.**



Neat homes, paved streets, and wide sidewalks are apparent in a well-managed park.

A slight grade sloping away from a mobile home can help prevent water problems during or after a rain. If you have some doubts about the drainage of an area, try to visit the mobile home park during a storm.

In high wind areas lots should be provided with facilities for anchoring the mobile home to the ground. Since most manufacturers now equip their homes with tie-down anchors, the mobile home park should also provide the device to which the anchor is attached. Earthquake areas, where tie-downs are sometimes not recommended, are an exception.

When lot-searching, also consider the direction you want your home to face. A home with its length running east and west receives plenty of day-long sun through the windows and doors. A home positioned north to south avoids some of the midday sun and will have more morning and afternoon sun. Shrubs and trees also affect the amount of wind and sun hitting a mobile home.

Query the manager of the park about the availability of garbage disposal, fire and police protection, and

mobile home repair services. Ask about the park rules and regulations. Mobile home residents, who are usually quite friendly, are a good source of information about the area, about the television reception, about the relations with the area, and about air pollution conditions.

#### Utilities

Adequate utilities are essential for living comfortably in a mobile home. A well-operated utility company provides ample electricity to its customers. A 100-amp line is more than adequate to meet most of the average mobile home owner's needs. Those that have electric air conditioning, check the service needed for dry cleaning, special appliances you use, and air conditioning. In addition, check for taste, hardness, and air conditioning. Check the availability of your furnace needs.

New parks being built often have underground utilities. Utility costs are paid by the utility company. Many parks meter the gas service by themselves, selling the mobile home owner but this practice is on the decline. This arrangement is the best after you move in, then decide to raise the rate of installing new electric meters.

To find the best mobile home park for your lifestyle, try to invest in a mobile home park as you can. The National Mobile Home Directory to help you in your search. Woodall's Mobile Home Directory lists over 13,000 mobile home communities. Each listing is based on facilities, cost of appearance: a one-star rating provides a minimum rating, and a five-star rating offers outstanding facilities. Another book, The Mobile Home Guide, lists mobile home parks in that state.

Recently the American Standards Institute has produced standard A177.1 which establishes minimum requirements for mobile home parks. This is expected to be adopted by all mobile home communities.

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and police protection, and

mobile home repair service, and ask about the park rules and regulations. Mobile home residents, who are usually quite friendly, are other sources of information about a park. Ask about the television reception in the area, the relations with the landlord, and air pollution conditions.

#### Utilities

Adequate utilities are important for living comfortably in a mobile home. A well-operated park provides ample electricity to its tenants. A 100-amp line is more than sufficient to meet most of the needs of an average mobile home owner, including those that have electric furnaces and air conditioning. Speaking of air conditioning, check for 200-volt service needed for dryers and other special appliances you anticipate using. In addition, test the water for taste, hardness, and pressure. Check the availability of gas and oil if your furnace needs them.

New parks being built usually offer underground utilities. In most parks utility costs are paid directly to the utility company. Managers in a few parks meter the gas and electricity by themselves, selling the utilities to the mobile home owner at a profit, but this practice is on the wane. If this arrangement is then discontinued after you move in, the owner may decide to raise the rent for the cost of installing new electrical lines and meters.

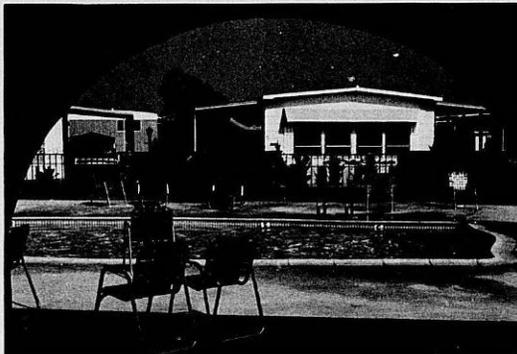
To find the best park for your lifestyle, try to investigate as many parks as you can. There is a directory to help you in your search: Woodall's Mobile Home & Park Directory lists over 13,000 parks and communities. Each park is rated, based on facilities, condition, and appearance: a one-star rated park provides a minimum habitable setting, and a five-star park, the maximum rating, offers outstanding facilities. Another book, The Florida Mobile Home Guide, lists all parks in that state.

Recently the American National Standards Institute (ANSI) introduced standard A177.1 that establishes minimum requirements for a mobile home park. The standard is expected to be adopted in many communities.

**To pick a park, take a walk. Look for paved streets, curbed gutters, sidewalks and skirted homes--signs of quality parks.**

Ask the park manager if his park provides facilities according to the standard. This standard is new, however, and parks without this rating may still provide adequate facilities.

Under the standard, a mobile home park should provide adequate facilities including tie-downs, electrical systems built to the national electrical code, gas equipment built to local codes, 150 gallons per day of drinkable water for each home, adequate load capacity of the mobile home pad, a minimum distance between homes, and other requirements. Generally, the standard was designed to determine what facilities are necessary to assure that parks are built as safe, livable environments. △



Excellent recreational facilities are provided in many mobile home communities.



For safety and convenience, off-street parking is a joy to many park residents.

parent in a well-managed park.

T YOU.

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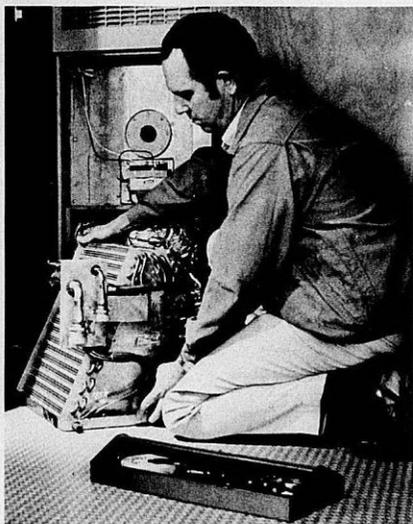
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## Neither Winter's Cold Nor Summer's Heat

### All about heating/air conditioning systems for mobile homes

Frances E. Greenleaf



The heating system in a ANSI A119.1-built home is comparable to any other type of housing. Central air conditioning is optional on many mobile homes.

Safety, economy, and reliability — the mobile home heating and cooling system is similar to any well-built building in offering these vital benefits.

Adequately insulated, a mobile home can be heated through the coldest winters or cooled in the hottest summers at a reasonable cost.

Yearly heating bills of less than \$200 are quite common in mobile homes located even in areas of harsh winters.

The key sign that a mobile home offers comfort in heating and cooling is a label certifying that it has been built according to the national standard for mobile homes established by

the American National Standards Institute (ANSI) in its standard A119.1. 35 states now require that mobile homes built within their boundaries be built to this standard.

#### Certificate

The standard sets minimum requirements for safety and performance. Manufacturers complying with the standard must display a certificate — usually found in the furnace compartments — stating the lowest outside temperature at which the home will maintain a 70-degree F. inside temperature. This temperature rating takes into account the entire heating system: the furnace, size of the home, walls, windows, and insulation. The heat loss of the home construction is considered in the rating, along with the ability of the furnace to heat the home.

The temperature rating on the certificate can be used to compare heating systems in homes of equal size and equal furnace capacities. For example, one home may be capable of maintaining a 70-degree F. inside temperature at an outside temperature of 0 degrees and a wind velocity of 15 m.p.h., while the certificate in another may show it rated at a minus 10 degree F. The minus 10-degree-rated home will generally have better insulated walls, ceiling, and floor.

#### Insulation

To investigate mobile home insulation more closely, ask the home dealer to explain the R-factor of the



A mobile home insulated according to the A119.1 provides year 'round comfort.

insulation: The higher the R-factor, the more heat the insulation will retain. If facts on R-factors are not available, you can gauge the effectiveness of the insulation by its thickness. Ceilings and floors generally require the thickest insulation. ANSI A119.1 requires a minimum R-factor for mobile homes depending on the size and type of home. Many manufacturers offer optional double insulation. While costing more, this may save you money in heating bills in the long run.

In most mobile homes, fiberglass or cellulose insulation is used. Some new homes have a thin, foam plastic sheet of insulation added to supplement the principal insulation. It is usually wrapped around the home before the siding is applied, providing extra insulation without bulk. The foam can also serve as a backing to protect the side from denting. Wood-backed aluminum siding, used by some manufacturers, has good insulating properties.

#### Vapor Barriers

Another requirement of the A119.1 standard is that spaces within outside walls and ceilings shall be ventilated and/or shall be provided with corrosion-resistant vapor type barriers on the warm side of the walls and ceilings. If there is ventilation on the outside wall and ceiling, the standard requires that a vapor barrier be added. But a vapor barrier can be used alone without a means of ventilation in the outside walls

and ceilings. The barrier, consisting of a sheet of special paper, plastic, or foam covering the warm side of the walls and ceiling, creates an airtight home.

#### Heating Ducts

Heating ducts, which channel the hot air from the furnace to the rooms, are important in a heating system. Generally, larger heating ducts are preferable over smaller ones. With larger ducts, less force is required to push the air through from the furnace into a room. Consequently, a large duct system moves a greater volume of air efficiently and quietly.

The size of a duct can usually be determined by the size of its outlet in the floor. When shopping for a home, take along a tape measure and check the registers. You may also want to take the grill off the floor and check for adequate ductwork below the floor.

Basically, there are four types of ductwork installations: between-joist, basement, perimeter, and overhead.

In the first type the heating ducts run between the floor joists, spanning the length of the home. In a basement system, a cavity below the floor joists is used to hold the ducts and also acts as a cold air return which can allow air to heat the floor.

Perimeter heating, where the duct outlet is located near the outside wall, is very convenient: near the wall, the register is out of the way of traffic inside the home.

In the overhead system, used in warmer climates, the ducts are located above the ceiling.

#### Cold Air Return

Adequate cold air returns, another feature to look for, allow air to be efficiently returned to the furnace to be heated again. If one is located in every room, there can be good recirculation of air throughout the home.

High ceilings also allow good air circulation: there is plenty of room for the air to be circulated, creating a more even air temperature.

Most mobile homes are equipped with gas or oil furnaces. Electrically heated homes, if sufficiently insulated, can be competitive with flame-type furnaces, depending on the cost of electricity in the area. A knowledgeable dealer can be consulted on the advisability of electric heating.

In safety a mobile home heating system is comparable with any site-built home.

#### Sealed Combustion

The ANSI standard requires that oil and gas furnaces have sealed combustion units — air is drawn in from the outside, often through a vent in the roof, to the combustion chamber, then the exhaust is expelled to the outside. None of the air inside the home is used to support the furnace flame. Many site-built homes do not have this added safety feature.

Because an electric furnace needs no venting, the ANSI A119.1 requirements for electric heating are somewhat different than for gas or oil-fired furnaces.

At the manufacturing plant, mobile home furnaces undergo a number of rigid tests for efficiency and leaks before they can bear the certification of the American Gas Association or other independent testing agency — one of the requirements of the ANSI-built heating system. Each furnace must be fitted with a safety pilot that shuts off the gas if the pilot light should blow out.

Similarly, oil and electric furnaces must pass tests to obtain an independent test rating, usually the Underwriters Laboratories listing.

On all furnaces the cabinets must

Home Manufacturer \_\_\_\_\_  
 Plant Location \_\_\_\_\_  
 Home Model \_\_\_\_\_  
 When equipped for locations where snow loads are \_\_\_\_\_ of when \_\_\_\_\_  
 Furnace Manufacturer \_\_\_\_\_  
 Furnace Model \_\_\_\_\_  
 The above furnace temperature is \_\_\_\_\_ home is equipped with \_\_\_\_\_ and \_\_\_\_\_  
 This mobile home is built in \_\_\_\_\_ of the U.S.A.

ANSI A119.1 and N outside temperature be possible certificate must also been designed for. 50 snow loads are included on the certificate sheet every climate and

not touch the wall must be built so wood articles that cabinet.

Some mobile homes have taken a further safety of the exterior walls of the ment, usually a closed a flame-resistant asbestos board, protective material. This against flame damage noise from the

To check blow dealer to turn on when you are shopping home and compare other mobile homes

the overhead system, used in  
er climates, the ducts are locat-  
ve the ceiling.

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pass tests to obtain an inde-  
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ters Laboratories listing.

all furnaces the cabinets must

## CERTIFICATE

Home Manufacturer Reliable Homes, Inc.  
Plant Location City, State  
Home Model TE 1272 Serial No. (Optional) 06548

When equipped with gas or oil furnaces, this home is recommended  
for locations where outdoor temperatures are not lower than 21 °F,  
when home is equipped with storm windows and not lower than  
18 °F when home is not equipped with storm windows.

Furnace Manufacturer Reliable Heat, Inc.  
Furnace Model TE 888 Serial No. (Optional) \_\_\_\_\_

The above furnace has the capacity to maintain an average 70°F  
temperature in this home at outdoor temperatures of 32 °F when  
home is equipped with storm windows and 26 °F when home is not  
equipped with storm windows.

The above information has been calculated assuming a maximum  
wind velocity of 15 MPH at standard atmospheric pressure.

This mobile home has been designed for Middle structural zone  
of the U.S.A.



ANSI A119.1 and NFPA 501B require that a certificate stating the conditions of  
outside temperature and wind velocity under which the home will maintain a 70°F  
temperature be posted by the manufacturer in every home that he builds. The  
certificate must also show a map indicating the structural zone that the home has  
been designed for. Standards for the resistance of the mobile home roof to wind and  
snow loads are included in the certificate. (Since factors vary, the data recorded  
on the certificate shown here should not necessarily be construed as applicable to  
every climate and every home.)

not touch the walls of the home and  
must be built so as not to ignite  
wood articles that might contact the  
cabinet.

Some mobile home manufacturers  
have taken a further step to insure  
the safety of the furnace. The inter-  
ior walls of the furnace compart-  
ment, usually a closet, are lined with  
a flame-resistant material, such as  
asbestos board, plaster, or a reflect-  
ive material. This not only guards  
against flame damage but also re-  
duces noise from the furnace blower.

To check blower noise, ask the  
dealer to turn on the furnace blower  
when you are shopping for a mobile  
home and compare the sound with  
other mobile homes. Many furnaces

are insulated with fiberglass to re-  
duce noise, and recent engineering  
improvements have reduced noise to  
a low level.

### Air Conditioning

Air conditioning is an optional  
feature of mobile homes.

Central air conditioning, a better  
choice for a mobile home, can cool  
all parts of the house conveniently  
and efficiently. Many mobile home  
manufacturers offer central air con-  
ditioning as an option. Buying cen-  
tral air conditioning at the time of  
purchase can save much installation  
work later when the installation may  
require a rework of the entire heat-  
ing system: new blowers, vent work,

furnace adjustment, additional work.

If you don't have the money for  
air conditioning at the time of pur-  
chase but would like to add it later,  
try to find a heating system with a  
built-in air conditioner compartment  
where you can install the cooling  
coil. Once you decide to add air con-  
ditioning, the coil can be easily slip-  
ped into the furnace area, holes can  
be cut in the floor for the tubing  
leading out to the condenser, and the  
entire unit can be ready to go with-  
out much trouble. You can even do  
the work yourself if you buy a unit  
with pre-charged, quick-connect tub-  
ing.

Adding central air conditioning  
later also requires installation of a  
high-speed blower that moves cool  
air efficiently. Cool air is denser than  
hot air and consequently needs more  
power to move it. In addition, large  
duct work is also necessary for the  
volume of air that is needed to com-  
fortably cool a home. Again, plan  
ahead. Check to see if these features  
are standard or are offered as op-  
tions on the mobile home.

### Self-contained

If there isn't room in the furnace  
compartment for a cooling coil, there  
is another type of system of central  
air conditioning that can be used. A  
self-contained air conditioner — con-  
denser, cooling coil, and blower, all  
in one package — can be placed out-  
side the mobile home and connected  
to the home ducts with two large  
flexible air ducts. In this system the  
cool air is pushed through one flexi-  
ble duct into the mobile home ducts,  
through the floor grilles and into  
the home, then returned to the unit  
through another flexible duct, and  
the cycle is repeated. These units are  
available through some of the large  
mail order companies and retail  
stores.

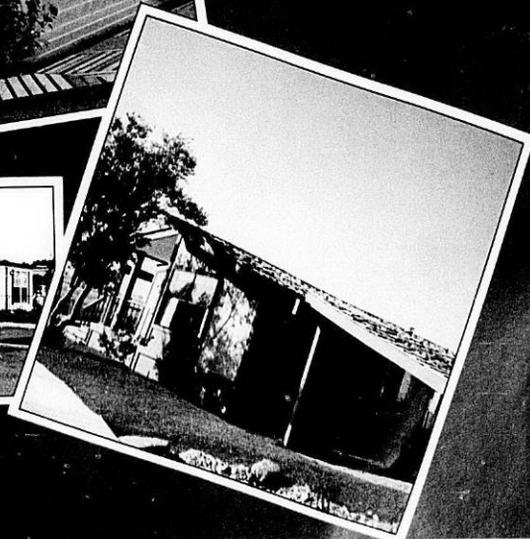
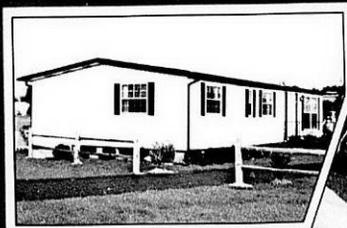
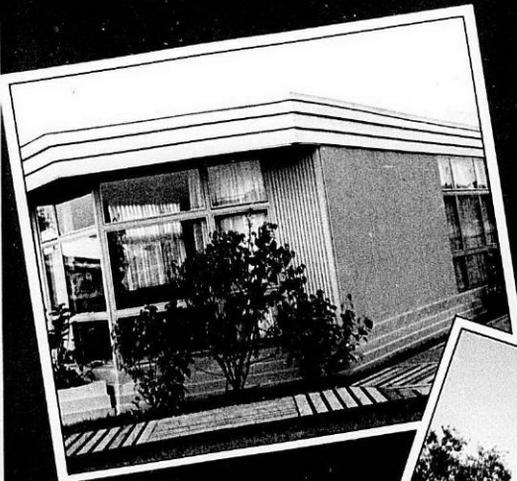
Window air conditioners can also  
be used in mobile homes. Check the  
width of the windows in the home to  
make sure it will fit. Make sure that  
the windows are adaptable to hold-  
ing an air conditioner, too.

All in all, you can feel safe, com-  
fortable, and satisfied in a mobile  
home that is built to conform to  
ANSI A119.1. △

# New Faces

## For Mobile and Modular Homes

Danny Ghorbani



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for greater living

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es Corporation  
Jobe company  
06 Elkhart, Indiana  
9) 523-0337





Modular manufacturers often take a fresh and exciting approach in designing homes.

Here they come — the mobile homes with an un-mobile look! No longer is the mobile home restricted to a rectangular shape and simple appearance. Exciting things are happening to mobile home exteriors: Manufacturers have models with new roof lines, house-type windows, new siding, and generally a site-built appearance.

Some double-wide mobile homes have all the customary detailing of a site-built home: pitched roof, horizontal siding, equal living area, gutters, awnings, carports. With attractive landscaping and harmonizing skirting around this type of home, it truly comes close to a site-built home in many respects.

Though most popular on the west coast and some southern states, double-wide mobile homes are making headway everywhere. Many older mobile home parks do not have lots wide enough to put these units on. However, many new parks are opening up each year that will greatly increase the popularity of this type of mobile home. Many of the double-wide homes are also being placed on private home sites, particularly in farm or rural settings. Recently liberalized interest rates and extended financing periods are putting the double-wide within reach of most families.

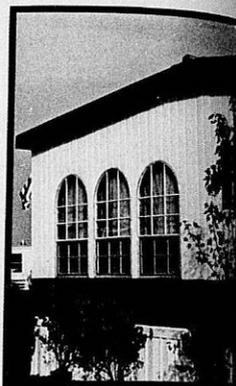
Less expensive than the double-

wides but still attractive are the single-wide mobile homes. Some have additions, tip-outs, and pull-outs. Extending out of the side of the home, such additions break up the long, straight appearance into an appealing, versatile layout, both inside and out. These room expansions fold, collapse, or telescope into the principal unit when being transported to the site and can again be expanded once at the site.

#### New Dimensions

Other items which add dimension to a mobile home are porches, awnings, and enclosed room additions placed at front or rear entrances to the home. Any of these extras not only enhance the exterior appearance of the home, but also contribute appreciably to living

Newest designs emphasize mansard roofs, wood siding, larger windows for '73



The tasteful use of arched windows adds a touch of elegance to the home.



Many double-wide mobile homes offer large, pitched roofs, overhangs, and large windows; a new variety of siding colors also provides excitement.

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Brick accents, bay and mansard roofs changing the image of mobile homes.

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area without adding substantially to the cost. They can be added at any time and are available from a home dealer or supply center.

A variety of siding materials and colors are also available on mobile homes. Many of the formerly popular glossy aluminum exteriors are being replaced by woodgrain finished aluminum or vinyl. Some siding has been made to look remarkably like a wood finish. Rough

separately from the home, most mobile home dealers can supply them.

Brick accents, also part of the changing mobile home scene, are used to achieve just the right touch for a homey appearance. A few manufacturers are offering a simulated brick exterior running along the bottom half of the home. Brick accents are also found in the door area.

home park or in a woodland site.

A glance at a mobile home sales center can reveal another fact about mobile home trends. Although basic white remains the main color mobile home owners choose, warm colors are also fast gaining popularity. Warm earth colors such as greens, beiges, and browns are showing up more and more in the homes.

Roof lines are shaping up, too. Straight line roofs have been replaced with more style variations. The mansard roof—a short, steeply sloped roof, popular in homes, apartments, and modern stores, is now the latest innovation in roof design. It is especially suited for mobile homes since it takes up



tasteful use of arched windows adds a touch of elegance to the home.



Brick accents, bay windows, and mansard roofs are changing the image of mobile homes.

sawn cedar is one of the new looks in easy-care aluminum exteriors.

#### Accents

Horizontal aluminum lap siding, the style found on most site-built homes, is now appearing on many mobile homes. Combination horizontal siding on the bottom and vertical on the upper half is being offered by mobile home suppliers to manufacturers in order to help them satisfy their customers' needs.

Suppliers are constantly working to design new skirting styles, too, that will harmonize with the home. Wood lattice designs, decorative tiles, aluminum panels or slats are all available to beautify the home. They visually tie the home to the ground and at the same time help keep the area under the home clean and moisture-free. While purchased

Other types of siding accents include woodgrain fiberglass exteriors by the door and beam-like configurations on mobile homes with raised roofs.

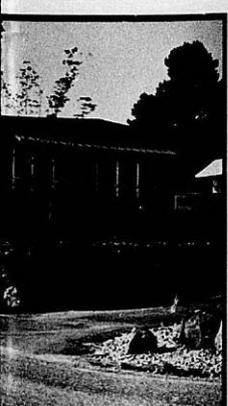
Most owners usually prefer easy-care aluminum or vinyl exteriors, but a small segment of mobile home buyers have turned to natural rough-sawn wood siding. The rustic appearance of the natural wood blends well with surrounding trees and landscaping in a mobile

little space and provides just the right touch to break the long boxy line of some mobile homes. Manufacturers offer a variety of mansard styles: cedar shake shingles, metal, vinyl, and Spanish.

Speaking of roof lines, some dealers offer optional roof styling. Under this plan, a person can buy a home with the usual exterior, and the dealer will put on a mansard-like roof line at extra cost. A few dealers offer a pitched roof line that extends out with an overhanging carport.

Windows are keeping pace with the changing design of the rest of the mobile home. Again, the new designs have tended toward the site-built home appearance. The windows have become larger, many shuttered, and are the slider windows found in most homes.

Large bay windows jutting out of the mobile home either at the end or the side have added a touch of



Large pitched roofs, overhangs, and bay windows also provides excitement.

distinction to mobile homes. The front end has received careful attention over the past years. Large clerestory windows with their arched tops are being used to offer more light and ventilation as well as beauty.

Other ornaments have complemented these windows: decorative outdoor lamps with modern, early American, or Mediterranean designs.

Doorways of mobile homes are more inviting, too. Beautiful wood doors with modern, Mediterranean, or rustic styling have slowly become standard equipment on many homes and are optional on others. Special glass effects are used in many doors to add both function,

few mobile home parks allow only new homes or homes of only a certain design. For example, some parks accept mobile homes with only natural rough cedar siding. In this way the appearance of the park is kept uniform and attractive.

#### Modular Styles

Modular homes — fully assembled homes shipped from the factory to a permanent foundation — have always had the appearance of a site-built home and followed the trends of site-built homes. Homes with natural rough-sawn wood and unusual roof configurations are some of the newer developments in modular homes.

Modular vacation homes, too,

have been following general home trends. Such designs as the modular A-frame vacation homes are rapidly being discovered by the recreational-minded public. Modular vacation homes are economical and can be quickly put on a foundation before the summer passes.

The bright new faces of mobile homes are stirring interest everywhere. Siding and aluminum companies are behind some of the innovations. One such company sponsored a mobile home design contest with exciting results. Many home manufacturers have hired design experts, including the Frank Lloyd Wright Foundation, to develop the fascinating exteriors that are available today. Try visiting a mobile home sales center and see for yourself. △



Horizontal siding, new doors, and entryways make mobile homes inviting.

beauty, and sometimes color. Some are made of fiberglass molded to different designs — they're tough and durable.

Though not a part of the home itself, wide steps of either cement or redwood with graceful and functional handrails do much to enhance the invitability of the home and set the mood for an attractive interior. Sliding glass window-doors opening on patio areas are not uncommon, particularly in double-wide homes.

If you choose to buy a mobile home with a modern exterior, there are many new parks where your home will not look out of place. A



The mansard roof and cedar shingles combine for an interesting exterior.

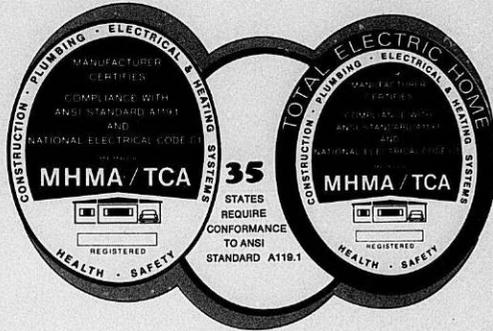


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# Shop, Look, and Listen



Mobile home standard A119.1 is the key to buying a quality mobile home

## BUSINESS!

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Picture yourself in a mobile home sales center talking to a salesman who is firing high-velocity sales pitches at you. You could be swept away, but a knowledge of what is beneath the surface of a mobile home can enable you to ask the right questions and choose the best value for your money.

Once you have found the home that will fit your budget, you can make significant comparisons of homes within that price range. A low-cost home may not be as attractive or large as one costing several thousands dollars more, but it is usually a livable, safe unit that will provide years of comfortable living.

### National Standards

Whatever your price bracket, one of the most important things to look for is some certification that the home has been built to conform to the nationally recognized standard for mobile homes. That standard is the American National Standards Institute (ANSI) Standard A119.1 and the National Fire Protection Association's (NFPA) identical standard, 501B.

The standard covers four basic parts of the home — its body and frame construction, its plumbing, heating, and electrical systems. It was established to provide minimum requirements for building a safe and livable mobile home. Many manufacturers exceed the standard in their design.

Some 35 states have passed laws requiring that homes sold within their areas be built to meet this standard. In addition, manufacturer members of the Mobile Homes Manufacturers Association (MHMA), Trailer Coach Association (TCA), and the Southeastern Manufactured Housing Institute (SEMHI) build to the standard.

The seals of these organizations and state seals for the standard are found just outside the mobile home entrance. If you don't find the ANSI A119.1 certification for the home, you will have to undertake a more thorough investigation of the mobile home for safety and performance.

Nearly every part of the construction of a certified mobile home is affected by the ANSI and NFPA standard. The frame, upon which the entire home rests, is required to be

built to take abuse while it is in transit (by far its hardest wear) as well as that of day-to-day family living.

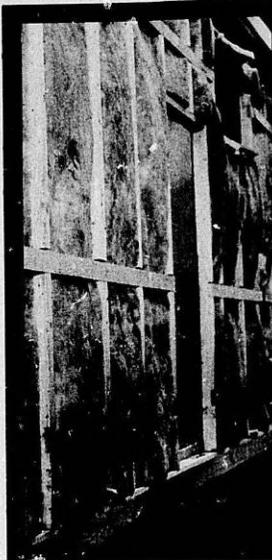
### Frame

When looking at mobile homes, you can make sure a mobile home has a proper frame by looking down the center beams — usually I-beams, box beams, or U-channel beams — and making sure they are straight.

Detachable hitches are convenient, although are permitted in some states only. A permanent hitch can be camouflaged, usually by a planter.

On the exterior of a mobile home, walls of low-maintenance metal siding are commonly used by manufacturers. Recently, metal sidings with a wood backing have been introduced in some homes. The wood adds not only strength to the siding but also offers additional insulating qualities.

Screws used to hold the siding of a mobile home are plated to prevent rust, and some are enameled to blend with the exterior siding. A few manufacturers use alloy steel or stainless steel screws for complete protection against rust.



An A119.1-built home is designed to withstand specified wind and snow loads, depending on its location in the country.

#### Structural Strength

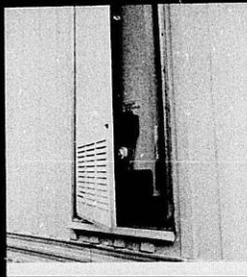
The side frame and roof of a home, according to ANSI standard, must be built to withstand the winds common to a particular area. Each manufacturer conforming to the standard is required to include a certificate with the home showing a map that reveals the area for which the home is designed. For example, mobile homes built for the Northern and Hurricane Zones require roofs that will withstand 30 pounds per square foot live load. The standard of the Northern Zone takes into account the amount of snow the roof can handle.

#### Anchors

Facilities for anchoring a home to the ground to prevent it from blowing over are also recommended for most areas. The manufacturer must also provide a certificate that shows where the piers should be placed to hold up and level the home.



The electrical system of an A119.1 home conforms to National Electrical code C-1.



Water heaters: American Gas Association or Underwriters Laboratory certified.

Beneath the exterior of mobile home side walls are wood studs, usually 2 by 3's or sometimes 2 by 4's. Studs are usually installed on 16-inch centers, similar to those in a site-built home. To provide lateral support, cross rails are secured to the studs. Some manufacturers go beyond the standards and provide additional cross rails for extra support.

#### Flooring

The wood wall frame must be securely attached to the floor. The floor in turn is held to the steel frame; high-quality homes bolt the floor at frequent intervals. Check under the home to make sure what



A119.1 insures adequate floor support.



ANSI A119.1 certification is found near the front door of a mobile home.

you're getting in quality.

The floor of a mobile home, similar in strength to that of a site-built home, is also built to the requirements of ANSI A119.1 and NFPA 501B standards; floors are required to support a live load (people moving about the home) of 40 pounds per square foot, in addition to the weight of the furnishings.

Joists, planks of wood that support the floor, are usually installed on 16-inch centers.

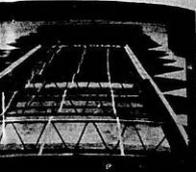
Water-resistant sub-flooring 5/8-inch thick is commonly installed in the homes. In some homes, plywood may be found in the floors. Some home builders use a sealer between the joints of the plywood to insure that water will not leak through, possibly damaging the insulation. Incidentally, while you are walking through a home, listen for squeaks in the floor that may bother you later on.

The roof covering of a mobile home is most often made of 30-gauge steel. Roofs with one piece design have few joints where water could leak in. Recently, vinyl and

Manufacturers must provide NFPA 501B to show the location of anchors, where the latter is applicable to all homes. If firm and level. For additional provisions for anchors



The plumbing system



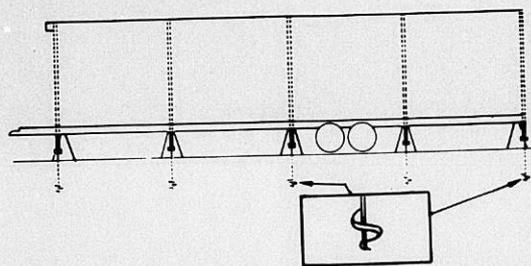
ANSI 119.1 certification is found near front door of a mobile home.

getting in quality.

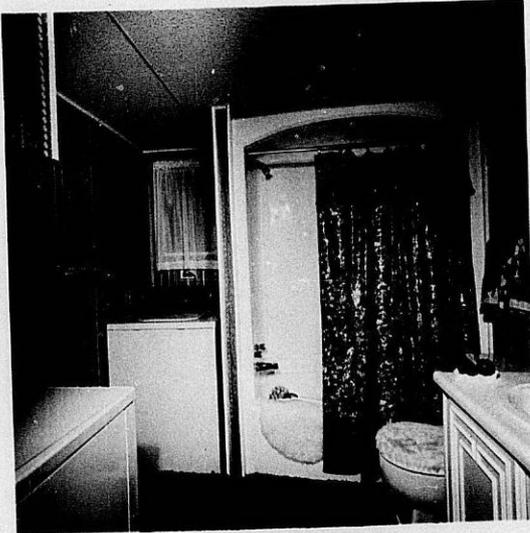
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Planks of wood that support the floor, are usually installed in 16-inch centers. A water-resistant sub-flooring 5/8-inch thick is commonly installed in some homes. In some homes, plywood is found in the floors. Some builders use a sealer between the joints of the plywood to insure water will not leak through, thereby damaging the insulation. Eventually, while you are walking through a home, listen for squeaks in the floor that may bother you.

The roof covering of a mobile home is most often made of 30-gauge steel. Roofs with one piece have few joints where water can leak in. Recently, vinyl and



Manufacturers must provide a diagram in every mobile home built to ANSI A119.1 and NFPA 501B to show the position and number of the placement pliers and of tie-down anchors, where the latter are required. (Pier placement varies according to the design of the home, so the diagram shown here should not necessarily be construed as applicable to all homes.) If you put the home on your lot, make sure the foundation is firm and level. For adequate drainage, the land should slope down from the home. Provisions for anchors should be made before the foundation is set.



The plumbing system of an A119.1-built-home is designed to be efficient and safe.

fiberglass roofs have been introduced. These manufacturers claim that the roofs require less maintenance and are quieter in rain.

Roofs require re-sealing to prevent water penetration. They should be inspected and cleaned yearly and re-sealed every two or three years.

**Windows, Ceiling, Paneling**

The mobile home standard also encompasses the window areas of a home to insure adequate ventilation and safety for residents of the home. Manufacturers who build to ANSI A119.1 are required to provide a window and door area equal to 10 percent of the floor area of a room.

Recently, new regulations have been added to the standard to provide an added margin of safety in window areas. At least one window which can be opened from inside without tools and which is not more than four feet off the floor must be provided in each bedroom as a means of emergency exit. Moreover, door glass of more than minimum size not protected by a grill must be made of safety glass.

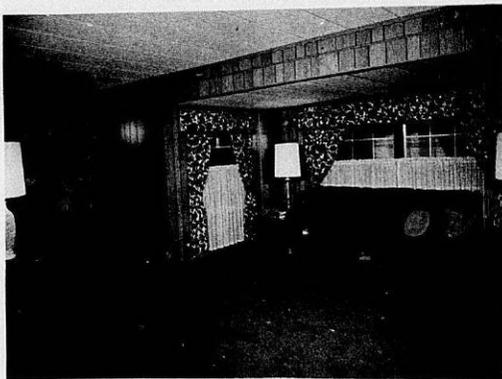
When looking at the windows and doors of a home, check to ensure that they are adequately sealed. Weather stripping should be used around the door. Inspect the windows for ease of opening and closing; try the storm windows, too. If you are ready to buy, be sure to ask the dealer if the storm windows are included in the price of the home.

The interior features of a mobile home, although not plainly evident, is covered under the mobile home A119.1 standard. Wall and ceiling materials must have a Type "C" retardant flame-spread rating, as established by the National Fire Protection Association. This is the same rating required in most cities for multiple and single family buildings.

Vinyl-covered printed wall paneling can provide years of service. Natural wood paneling is appealing to many. A 1/4-inch, plastic-coated paneling will hold up well under normal wear. While looking at the walls, check the workmanship. Paneling seams in a well-constructed home are barely visible. Check cabinet work, shelves, and plumb-



Paneling must be Type "C" flame-rated—a requirement for most city residences.



Windows, electrical outlets, floors, and ceilings are all affected by A119.1.

ness of walls in all parts of the home, too.

Ceilings in mobile homes often are made of the latest materials and have attractive designs. Many manufacturers have been switching to long plank ceiling panels where fasteners cannot be seen, and some of the newer ceiling panels are so flame-resistant that a torch can be aimed at them with little effect.

The plumbing system of the ap-

proved home is designed to be efficient and safe. The standard requires that the drains have adequate traps and be ventilated. Inlet pipes may require insulation to prevent freezing in the winter.

#### Extras

Besides the basics, there are some extras to look for in the plumbing systems: overflow drains and pop-ups in sinks and bathtub, deep bowl

or double kitchen sinks, and laundry connections. Fiberglass tubs, when treated correctly, are very attractive and wear well.

Water heaters also come under the A119.1 standard for mobile homes. Either gas or electric heaters are allowed, but gas water heaters must be completely closed off from the living quarters. That is why you will often see a small door on the outside of a mobile home: It is the entrance to the gas water heater. Hot water heaters must also be certified by the American Gas Association or the Underwriters Laboratory before they can be used.

#### Electrical System

The electrical system of an ANSI-built mobile home is comparable to that in a well-built stationary home. The mobile home standard requires that the wiring meet the National Electrical Code C-1 which is also a requirement in most site-built homes.

If you are considering buying an electrically heated home, you should check with the park to see if they can provide the power needed. Or if you are preparing your own land, be sure that the power supply is sufficient.

When evaluating electrical installations, inspect the circuit box. Circuit breakers, which look like light switches, are easier to use than fuses but may cost more initially in the price of the home. ANSI A119.1 provides for minimal circuits, outlets, and amperage for the average home dweller. If you're planning for the future, a high-amp circuit with extra circuits for such things as an electric dryer will save later re-wiring problems.

#### Standards

All in all, industry standards insure your ability to buy a livable mobile home that will protect the health and satisfy the needs of your family. If you don't see exactly what you want in a home that you like, check with the manufacturer — he may supply optional equipment. Some manufacturers will even do custom work, tailoring the home to your wishes.  $\Delta$

B

The investment in a Vindale home repays itself in many ways. Convenience for kitchen countertops of H sure laminate have a cov splash and drip-proof e make spills easy to wipe feature dial type faucet Vindale is also a time-minutes faster to clean piece, seamless fiberg



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# Friends



## Owners' leagues and consumer councils promote and protect the interests of mobile home owners

The mobile home industry is equally attuned to today's knowledgeable consumer as are other special interest groups. It, too, has provided consumer agencies that are mindful of the mobile home owner's needs.

Of the half million mobile homes built yearly, the vast majority are well-built since they conform to the national mobile home standard as established by the American National Standards Institute (ANSI) in

its standard A119.1, and provide a safe, healthful living environment for their owners. However, should the buyer of a new mobile home have a problem with its performance which is not rectified after contact with the dealer or manufacturer, there are consumer-aid agencies that will try to help both within and outside the mobile home industry.

Reliable mobile home dealers and manufacturers, who know full well that their success depends on the

integrity of their product, will readily make the necessary repairs or adjustments within (sometimes even beyond) the terms of the warranty on the home, provided the claims made by the home owner are prompt, legitimate, and reasonable.

But home owners, too, have an equal responsibility in the selection and performance of their mobile home.

**The manufacturer has the responsibility of building a reliable**



Circle 10 on Reader Service Card

home that will perform according to the terms of its warranty. More than 65 percent of all mobile homes are built to ANSI A119.1 — by which the manufacturer is required to certify that his home meets the specifications of the standard.

**The dealer has the responsibility,** by federal law, of being truthful in revealing the credit terms in simple interest if the home is financed. He should explain any special facts about the home before selling it. After he has sold it, he is generally responsible for the delivery of the home and its set-up. If there are special charges or conditions about the set-up that are unusual, these should be pointed out to the buyer.

**The mobile home buyer has the responsibility to:**

1. Ask questions about the home, its financing, and set-up (and clearly understand the answers given by the dealer) before he makes his selection or signs papers.
2. Have a clear understanding of the type and color of furnishings, and the size and expected performance of the appliances.
3. Provide reasonable care and maintenance of the home and the appliances after the move-in. This includes frequent checking to determine that the home is level.
4. Report any malfunctioning of the home to the dealer and/or manufacturer promptly.

After all of this, if the home still does not perform as expected, or if the dealer or manufacturer fails to act, the home owner should contact only one of the mobile home consumer agencies within his area to seek assistance. These are listed at the end of this article. (While there are several city, state, and federal consumer councils, experience has proved they, in turn, are referring grievances to the mobile home consumer agencies.)

#### **Manufacturer Associations**

Industry-sponsored consumer agencies have been organized by the Michigan Mobile Home Association, the Trailer Coach Association, the

Southeastern Manufactured Housing Institute, and the Mobile Homes Manufacturers Association.

Each of these groups requires that facts be presented to them *in writing* on a Special Report Form. Rather than write a lengthy letter, home owners should write the agency and request a copy of the *Special Report Form*. Upon receipt, the facts requested should be provided and the form returned to the agency for further action.

Mobile home owners in Northern, Midwest, and Eastern states should contact the Consumer Action Bureau of the Mobile Homes Manufacturers Association. This bureau acts as a coordinating agent between mobile home owner, manufacturer, dealer, supplier, and/or other service firms.

For owners in western states, Trailer Coach Association has created the Mobile Home Consumer Affairs Council. To follow through on consumer problems, the council has an Action Committee, which will step in when routine notification and investigation do not bring satisfaction.

A Consumer Affairs Committee has been instituted by the Southeastern Manufactured Housing Institute. The committee consists of representatives of the nine Southeastern state trade associations. This committee reviews consumer complaints and seeks settlements through liaison with the state mobile home associations.

The Michigan Mobile Home Association was the first to establish a consumer bureau for home owners in its state.

#### **Owner Groups**

Mobile home owners, too, have organized. The two largest organizations are Golden State Mobilehome Owners League, Inc., and the Federation of Mobile Home Owners of Florida. Both of these groups started out ten years ago with a small membership to combat adverse legislation and unfair taxes. Today, Golden State Mobilehome Owners League, Inc., boasts 52,000 members who pay \$5.00 annually to belong to the group. The Federation of Mobile Home Owners of Florida has

45,000 dues-paying members.

So where do you begin when trouble brews in a recently acquired new mobile home?

Start with the dealer. As a salesman, he must be fully informed about his merchandise and should know all the answers, or, at least, how to find the answers.

If no help is forthcoming from the dealer, the next step would be to get in touch with the manufacturer. Faster action may occur by writing to the dealer and sending a carbon copy to the manufacturer.

When this fails, the industry association consumer organization for your area should be notified.

#### **MOBILE HOME CONSUMER BUREAUS**

*Owners of new mobile homes which are still under warranty should contact only one of the following groups in writing to seek action on a grievance. Telephone calls cannot be serviced.*

##### **Michigan**

Consumer Relations Council  
Michigan Mobile Home  
& Recreational Vehicle Institute  
19045 Farmington Road  
Livonia, Michigan 48152

##### **Western States (10 states west of Rocky Mountains)**

Mobile Home Consumer Affairs Council  
Trailer Coach Association  
P.O. Box 3163  
Anaheim, California 92803

##### **Eastern States (states east of Rocky Mountains)**

Consumer Action Bureau  
Mobile Homes Manufacturers Association  
P. O. Box 35  
Chantilly, Virginia 22021

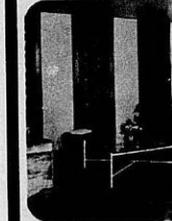
#### **MOBILE HOME OWNERS LEAGUES**

Golden State Owners Leagues  
of California, Inc.  
11021 Magnolia Blvd.  
Golden Grove, California 92642

Federation of Mobile Home Owners  
of Florida  
3375 Thirty Fourth Street, North  
Suite 202  
St. Petersburg, Florida 33713

Mobile Home Owners Association  
of New Jersey, Inc.  
P. O. Box 37  
Morganville, New Jersey 07751

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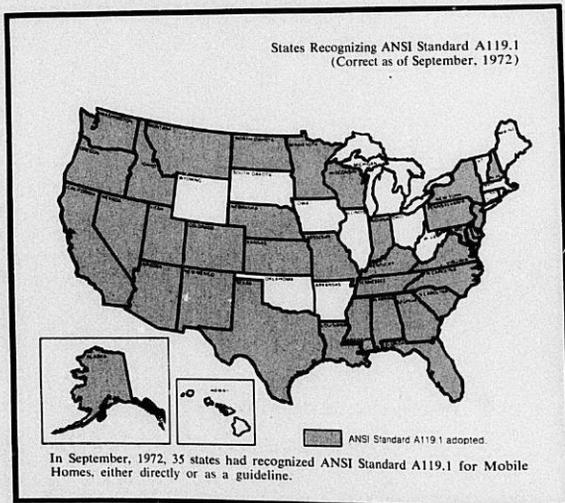
**FUGLIA**

Fuglia Homes, Alaska, Inc.  
P.O. Box 877, Palmer, Alaska

# Mobile Home Buyers' Check List

Before making a final decision about the home or location for it, be sure you have covered all the following points and that you are satisfied with the answers to the questions raised.

- 1) Suitable floor plan?
- 2) Are kitchen and bath facilities adequate for your needs? Water heater capacity?
- 3) Laundry facilities: Within the home? Available in the park?
- 4) Laundromat nearby?
- 5) Room for hobbies, collections, books . . . and for a sewing table if needed?
- 6) For out-of-season clothing, sports equipment and luggage? Tools?
- 7) For dishes, kitchen utensils, vases, cleaning equipment and supplies?
- 8) Does the mobile home bear the manufacturer's certification that it was built according to ANSI A119.1 Standards covering occupant's safety and the performance of the home — with respect to construction and heating, plumbing and electrical systems? (This is extremely important.)
- 9) Do you have confidence in the dealer's reputation for honesty and capability?
- 10) Have you arranged for space in a mobile home community — and been assigned a specific (and acceptable) location?
- 11) If locating on private property have you covered all the essentials?
- 12) Do you know the amount of your monthly payments? The number of years you will be making payments? The cost of the financing in terms of annual interest?
- 13) Do you know the total of charges for placement of the home on its site, with the necessary skirting, steps and other "extras"?
- 14) Do you know your monthly cost for rent in the park? Or if on a private site, your estimated costs for water, sewerage, gas, electricity and even telephone?
- 15) Has provision been made for tying-down or "anchoring" the home against wind damage — wherever located?
- 16) Have the manufacturers' warranties for all appliances been assembled for you to keep in a safe place?



# Buyers'

monthly payments? The number of years you will be making payments? The cost of the financing terms of annual interest?

Do you know the total of fees for placement of the home on its site, with the necessary grading, steps and other "extras"? Do you know your monthly rent in the park? Or if on a private site, your estimated costs for water, sewerage, gas, electricity and even telephone?

Has provision been made for "down" or "anchoring" the home against wind damage — never located?

Have the manufacturers' warranties for all appliances been assembled for you to keep in a safe place?

Model A119.1  
October, 1972



Model  
for Mobile





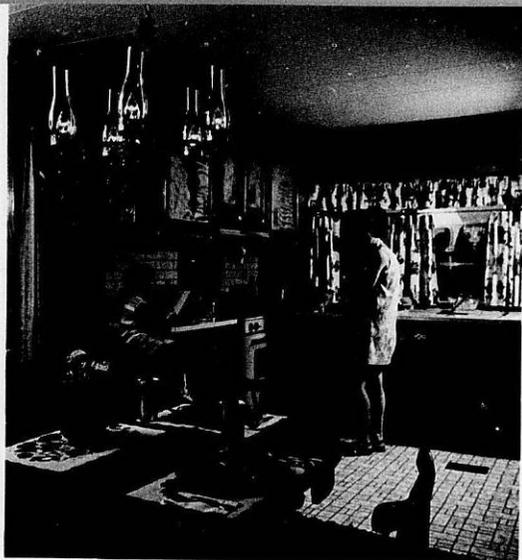
scaped lots within school districts. The pleasant community atmosphere of such a mobile home is what attracted the Helmans and their two-year-old daughter. The park where they live caters to a wide range of people—from young families to mature adults.

#### First Home

Four years ago the Helmans purchased their first mobile home, a 1960 model, because they didn't want to pay the high rents in the area. "Besides, with children, apartment living is really a hassle," Christine stated.

Today the Helmans live comfortably in a mobile home with 1206 square feet of living area—a 12-foot main section and a 12-foot 42-foot addition. Their living room, located in the center of the home, measures 13 x 24 feet. A 12 x 24 master bedroom suite includes a mirrored dressing room and full bathroom. Up front the spacious kitchen provides plenty of work space. A dining area, a 12 x 17-foot guest bedroom-den combination, a 10 x 10-foot bedroom, and a 9 x 10 bathroom complete the Helmans' home.

Christine feels they've everything they could ask for from any other type of home at a price they can



afford. Their new deluxe home, bought at a base price of about \$14,900, includes all furnishings, appliances for the kitchen, carpeting, storm windows, and screens. Christine and Richard added optional central air conditioning, a washer and dryer, and a disposal to bring that price up to approximately \$17,000, including finance charges.

Currently, Christine, a housewife, teaches Sunday school a few hours on weekends, and Richard is employed as a process engineer. In his leisure time Richard is frequently found in his yard tending to the flowers and hedges surrounding their home. In fact, their entire triangular lot, which measures 100 x 115 x 66 feet, is kept neatly landscaped. Large, mature trees border their backyard, and a playground is located nearby.

#### Safe Area

Besides the opportunity to enjoy their own yard, Christine offered other reasons for choosing a mobile home: "We live in a well-maintained park, and our daughter can play safely during the day. We

have very little traffic here; the speed limit is 20 m.p.h., and the park is policed by our manager to see that this limit is adhered to. We couldn't find that in most suburban areas.

"All home owners here are responsible for the upkeep of their individual lots. Because of the aluminum exteriors used on most mobile homes, it is simple to keep the outside looking clean and maintained. In a suburban community, if someone doesn't care about his yard, there's very little anyone can do about it. Here, the park manager can be called about such problems."

People deciding where to live often take into account the character of the neighbors. Christine found the people living in mobile homes to be considerate, friendly, and helpful. "We have more cooperation with our neighbors than we would ordinarily in a suburban community of site-built homes.



Families enjoy benefits of ownership: privacy, added convenience, time for hobbies.

Stereo music can really carry in the summertime, but everyone here reasonably respects his neighbor's wishes. The park manager must approve of anyone moving into the park and we've got wonderful neighbors on all sides.

"Our lot rental is \$85 per month, which includes water, garbage pickup twice weekly, and snowplowing during the winter. When our daughter reaches school age, she'll be able to catch the school bus which stops in the park. All things considered, we'd recommend mobile homes for families."

In a park a few miles from the Helmans another couple voiced their opinions of mobile home living. Jeanne and Gordon Cumberland had the welfare of their two children, 10 and 12 years old, in mind when they chose an area to live. "We'd been living in an apartment and wanted to find housing we could afford in a decent area before our children began school in September," Jean commented.

#### Convenient Location

The park they chose is conveniently close to school, shopping, recreation areas, and their jobs—Gordon is a nuclear technician and Jeanne a nurse. Their location in a suburban environment brought other benefits, too. "We were having all kinds of trouble at our former apartment building. The area was changing and three bedroom apartments are not only hard to find but also very expensive. Now we're better off," Jeanne stated.

Gordon felt that homes were overpriced in the areas he preferred and, with two lively children, it was becoming more and more difficult to adapt to apartment life. "You can't tell kids to walk quietly all the time," he said. "They're at an awkward age and have little freedom in apartments."

The Cumberland's introduction to mobile homes came from a friend who had seen a three-bedroom 12 x 60-foot home suited for their family. Jeanne was delighted with her first impression of it. "We looked at the home and found the dealer could get us into a park mid-

way between both our jobs. There was an excellent school system that bussed the kids right from the park entrance. We were so happy with what we could get for our money that we decided to buy quickly."

Little by little the Cumberland's noticed that living in their new environment was changing their lives. "A home made a difference in our children's attitudes," Jeanne noted. They take pride in everything about it. Surprisingly enough to me, they arrange their bedrooms and keep them as they never have before."

#### Comfortable Living

Even with two children, they find living in a mobile home quite com-



fortable. When space problems arise, they are usually solved. The skirted area under their home is used for storing their children's bicycles and other bulky items. For extra storage they added a 10 x 12-foot utility shed at the rear of their lot. "Originally, the twin bedrooms for the children were separated by only a vinyl folding door. Each child wanted privacy, and during the evenings one always wanted the door open while the other wanted it shut. Gordon bought wood paneling that matched their rooms, and in a few hours one weekend he'd made a permanent partition. The

total cost was about \$13 and it certainly was well worth it!"

The Cumberland's have found that the cost of utilities is primarily the same as for a conventional home, except the water service and the garbage collection are included in lot rental. All in all, they have more time and money for family activities in the evenings and on weekends. "We're building equity in our home—something we didn't have with our apartment. We've seen several mobile homes since we purchased ours, and perhaps we could have chosen a larger one with an expandable room. But for the time being, we're pleased with our choice."

Other mobile home residents have a different story to tell. Paul and Opal Hart, a couple in their forties, have raised four children in mobile homes. The park where they presently live has one section reserved for older couples whose children are grown and other sections devoted to couples with children of all ages. At the present time only one son, 13 years old, is living with the Harts. Their only complaint is that the park owner does not allow their boy to ride his trail bike through the park.

#### Do-it-yourself

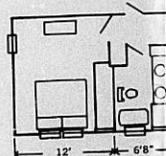
Paul, who owns a landscaping business, converted one of the bedrooms to an office. They plan to continue living in their present mobile home until they retire. Over the years much of their home has been remodeled. "We've added new furniture, new appliances, new sinks in the kitchen, and a new commode and lavatory for the bathroom, but these are things we'd have to do if we lived in any home for that length of time," Opal said.

"Our home is a 1959 model, and we feel it's built so solidly that we'd be foolish to go to anything else. We've done some remodeling, such as wallpapering throughout the living room and kitchen.

"This home would last indefinitely," she added, "at least as long as any site-built home. Some people find that hard to believe, but we've raised our family in

mobiles and they wear. We've saved a lot of money here, and I guess we're living here for quite a while.

Though their homes are old, people living in mobile parks are far from being uprooted; their roots run deep in the community. Beverly Kluba, 42, is a second generation home dweller. She and her husband, Lawrence, are on the same park she was



A three-bedroom, 1½ bath mobile home. This model with 827 sq. ft.

"I've lived here 16 years," she said. "My son has an 8-foot wide mobile home, a 12-wide, and now a double-wide. I don't see any difference between the mobile home and a site-built home. It was my home and it was my home. I have the same benefits as anyone who lived elsewhere."

In 1966, Beverly Kluba bought their present mobile home, which features a bedroom and a central hallway found in most homes. "We like our home very practical. You can move in and layout as soon as you like. It looks so much like a site-built home; you'd have to be sure to look outside to be sure it was a mobile. We also have a very roomy adequate for our children."

The Klubas feel it is a great advantage to their present home because of the lack of a playground for their children. With a boy and another 16 months old, they would like an area where the children could play. Some of our original furniture has been replaced. We've ad-

total cost was about \$13 and it certainly was well worth it!"

The Cumberlands have found that the cost of utilities is primarily the same as for a conventional home, except the water service and the garbage collection are included in lot rental. All in all, they have more time and money for family activities in the evenings and on weekends. "We're building equity in our home—something we didn't have with our apartment. We've seen several mobile homes since we purchased ours, and perhaps we could have chosen a larger one with an expandable room. But for the time being, we're pleased with our choice."

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#### Do-it-yourself

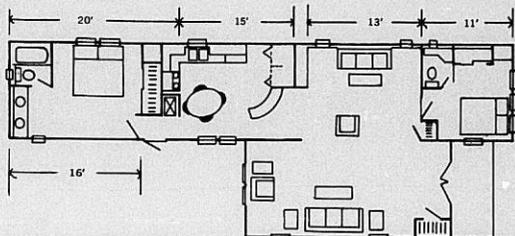
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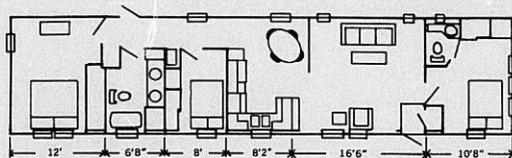
"This home would last indefinitely," she added, "at least as long as any site-built home. Some people find that hard to believe, but we've raised our family in

mobiles and they wear very well. We've saved a lot of money living here, and I guess we'll continue living here for quite a while."

Though their homes can be moved, people living in mobile home parks are far from being transients; their roots run deep in their community. Beverly Kluba, for example, is a second generation mobile home dweller. She and her husband, Lawrence, are now living in the same park she was raised.



A huge living/family room is a bonus feature of this expanded section. A total of 966 sq. ft. insures privacy—the master bedroom is away from actual living area.



A three-bedroom, 1½ bath, single-wide mobile home is a popular choice of families. This model with 827 sq. ft. provides efficient use of space at a moderate price.

"I've lived here 16 years and I love it," she said. "My mom owned an 8-foot wide mobile home, then a 12-wide, and now she's got a double-wide. I don't think there is any difference between a mobile home and a site-built home: As a child it was my home and I had the same benefits as any of my friends who lived elsewhere."

In 1966, Beverly and Lawrence bought their present 12 x 60 mobile home, which features a front bedroom and a central living room. The floor plan disposed of the hallway found in most mobiles. "We like our home because it's practical. You can notice its design and layout as soon as you enter. It looks so much like any other type of home; you'd have to check the outside to be sure it is a mobile. We also have a very large rear bedroom adequate for both our children."

The Klubas feel the only disadvantage to their present home is its lack of a playroom or den for the children. With a boy four years old and another 16 months, Beverly would like an additional room where the children could play. "All of our original furniture has been replaced. We've added a storage

shed and some shelving to take care of the overflow, but with two growing boys, who are almost perpetually active, we could really use more room," Beverly said.

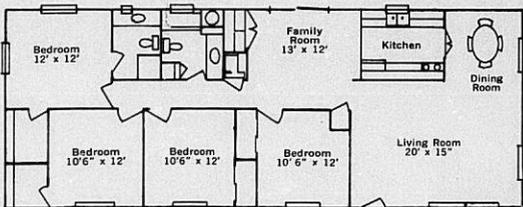
Living on a corner lot has given the Klubas almost a double yard area. "I don't feel my children are restricted in any way. They can romp in our yard or the nearby children's play area."

The park is conveniently located only three miles from where Lawrence, a tool-and-die maker, works. Beverly, a housewife, likes the congenial atmosphere of the area. "It's nice having people around who are friendly."

The Klubas own two automobiles and have off-street parking for both, plus additional area for visitors. Beverly described other advantages of the mobile home park. "Our park owner is very nice and he always keeps things in order throughout the park. We have some recreational facilities, and there's a laundry just two blocks away. We may go to another type of home in the future, but we're so much farther ahead than we would have been borrowing money for a steep down payment on a tract home. With the cost of living as high as it is, it's hard for most couples to purchase a home and then have to furnish it when they first start out."

#### Family Environment

Many other couples, such as those interviewed, are discovering that mobile home parks can be a great environment for raising children. A small family can live comfortably in a mobile home and still have money remaining to enjoy an active life. △



A double-wide, great for families, may qualify for longer mortgage financing. This four-bedroom model with 1400 sq. ft. has two baths, two walk-in closets.

## Warranty

The XYZ Company warrants to the purchaser this home to be free from defects in material and workmanship under normal use and service for a period of 3 months from the date of delivery to the original purchaser.

The XYZ Company will replace or repair through the selling agent, at no charge, including related labor, any such defective material or workmanship. This warranty is void if the home is moved, altered, or repaired without the written approval of the XYZ Company. This warranty does not apply to ranges, refrigerators, radios, air conditioners, water heaters, washers, dryers, furnace, bedding or articles of furniture and furnishings which are warranted by the respective manufacturers.

This warranty represents the entire warranty of XYZ Company and may not be altered verbally.

This warranty shall not be effective unless the attached Registration Card is properly completed by the original purchaser as soon as the home is accepted of the purchaser's chosen site and mailed within 10 days to the XYZ Company, City, State.

## HOMET CO. WARRANTY

Homet Co. hereby warrants each new unit manufactured by it for a 90-day period maintenance service. The exclusive remedy for any such defect or damage, provided that such part or parts are returned for repair at the option may authorize such part or parts to be installed in place or repaired by the manufacturer thereof.

This warranty is void if the unit is moved, altered, or repaired without the written approval of Homet Co. This warranty does not apply to ranges, refrigerators, radios, air conditioners, water heaters, washers, dryers, furnace, bedding or articles of furniture and furnishings which are warranted by the respective manufacturers.

This warranty represents the entire warranty of Homet Co. and may not be altered verbally.

This warranty shall not be effective unless the attached Registration Card is properly completed by the original purchaser as soon as the home is accepted of the purchaser's chosen site and mailed within 10 days to the Homet Co., City, State.

# Three Cheers For The Written Warranty

## MOBILE HOME CO.

Lance Miller

## MOBILE HOME CO.

## The difference between mobile and site-built homes

Buyers of new mobile homes have an advantage over buyers of tract-built homes. Mobile home manufacturers offer written warranties from 90 days to a full year and have mobile service teams and spare parts to back them up. Compared to mobile home warranties, site-built home warranties are still in the dark ages in some cases.

The general policy of the industry is to warrant a home for 90 days after delivery from the dealer. Some manufacturers offer full year warranties. Still others have a split warranty—some items are covered for 90 days, others for a full year.

On homes to be financed under a Veterans Administration (VA) or the Federal Housing Authority (FHA) program, a full year's warranty is required.

In addition to a factory warranty, owners are provided with guarantees for up to five years for appliances in

their homes, including the furnace, refrigerator, range and water heater.

The flexibility of the warranties is notable. A Michigan manufacturer recently commented, "Our written warranty is 90 days. However, we had some units in Michigan that were being used for summer homes and after a season of heavy snow, a number of roofs collapsed. Some of these homes were five years old. When we went over our records we found some of these homes were built during a period when we were experimenting with a new rafter. Although the home had lasted for five years, we thought that perhaps we were to blame. We went back and replaced every roof to every owner with no cost to him."

A Wisconsin manufacturer recounts a 12-year old problem: "At that time we used a steel exterior and painted the homes in the factory. We had nearly 2000 units where the paint peeled badly. The paint com-

pany went under, and we spent \$60,000 employing paint crews which repainted every unit."

Still another reported replacing roofs on double-wides after two years in a park because of unusual condensation problems. He commented, "We've repaired a lot of homes that are more than a year old!"

While manufacturers will, and often do, go back for repairs years later, service managers point out that most actual warranty problems appear in the first 90 days.

### Importance of Setup

All manufacturers we contacted reported that between 50 and 70 percent of all claims can be directly attributed to improper setup, leveling or insufficient preparation prior to delivery.

"Dealers should make a thorough check on every unit before delivering it," comments one company spokes-

man. "Plumbing leaks are the biggest headaches. These lead to a lot of complaints if dealers properly set up the unit."

"Improper setup is part of every warranty problem," says a Wisconsin manufacturer. "It leads to warped doors, but operation, unaligned panels, squeaks, and problems with doors. The home must be set up properly or it cannot function properly."

Finding a reliable dealer is a difficult person who can adequately set up a home is very important. Dealers include the setup of the unit cost. Others, to make homes more competitive, charge extra. Either way, it must be done by competent personnel.

An Indiana manufacturer says, "The most hazardous thing to do is to put into an on-site LP gas and electrical installations that are improper. We ship gas connecting pipes, rate and put caution signs on the appliances. If people try to do it themselves or hire unqualified help, they are courting disaster."

"When people try to set up a home and are unfamiliar with the process, they often find themselves spending more money on repairs than the initial expense that a professional setup would cost," remarks a service manager.

Service calls are costly to the manufacturer. It costs the manufacturer many times more to fix a problem after the home has left the factory than if repaired on the spot. For every effort is made at the factory to inspect the home to correct even minor defects, the home is given final check.

### Dealer Obligations

Should anything happen to a home on its trip from the factory to the mover, dealer, or transporter, it should be repaired before the home is delivered to a customer at the display site.

After the home is delivered, the responsibility of warranty goes to the dealer. "Our dealers are our first line of service," says a multi-factory manufacturer. "Dealers are closest to the customer and are able to give the customer the attention. On a certain

man. "Plumbing leaks are one of our biggest headaches. These leaks will be caught if dealers properly check the unit."

"Improper setup is part of almost every warranty problem," reported a Wisconsin manufacturer. It contributes to warped doors, bad window operation, unaligned panels, floor squeaks, and problems with cabinet doors. The home must be level or it cannot function properly.

Finding a reliable dealer or qualified person who can adequately set up a home is very important. Some dealers include the setup as part of the unit cost. Others, to price their homes more competitively, charge extra. Either way, it must be done by competent personnel.

An Indiana manufacturer states, "The most hazardous things we run into are on-site LP gas and utility installations that are improperly done. We ship gas connecting pipes separate and put caution signs on all appliances. If people try to connect them themselves or hire unqualified help, they are courting disaster."

"When people try to set up their home and are unfamiliar with alignment, they often find themselves spending more money on repairs than the initial expense that a professional setup would cost," remarked another service manager.

Service calls are costly to the manufacturer. It costs the manufacturer many times more to fix a wall panel after the home has left the factory than if repaired on the spot. Therefore, every effort is made at the factory to inspect the home thoroughly, correcting even minor defects before the home is given final clearance.

#### Dealer Obligation

Should anything happen to the home on its trip from the factory, the mover, dealer, or factory will repair it before the home is shown to a customer at the display center.

After the home is delivered, the responsibility of warranty claims first goes to the dealer. "Our dealers are our first line of service," writes a multi-factory manufacturer. "They are closest to the customers and are able to give the customer prompt attention. On a certain percent of

these calls, it is up to the dealer to make good. If it is a factory problem, we will reimburse him. Approximately 60 percent of warranty service on our homes are done by dealers."

Although the customer must first go to the dealer, sometimes the dealer cannot make the repair. When this happens, and the manufacturer is notified, most will schedule their service crew to repair the problem.

#### Manufacturer Service

Manufacturers employ experienced service personnel who travel in vans, pickup trucks, or modified motor homes. These units are well stocked and equipped to make any type of home repair.

When warranty service is required, manufacturers generally follow a pro-

## Guarantees up to five years cover appliances sold with modern mobile homes.

cedure similar to that reported by a California manufacturer. "The customer contacts his dealer. Then the dealer contacts our sales manager who notifies the factory. This notification serves two purposes: One, the factory is kept informed of all manufacturing defects and can prevent problems from reoccurring. Secondly, this allows for factory follow-up with the dealer and customer within 30 days to assure completion of the repair."

One manufacturer reports that when a warranty claim is reported to the factory, the dealer is given a work approval number. To make sure the customer gets prompt service, the dealer must complete the work within 30 days to be reimbursed by the factory.

#### Owner Responsibility

While dealers or manufacturers are responsible for repairing warranty defects, owners themselves can help avoid problems. Owners should keep

their homes level and straight, checking the setting level at least every six months. The owners manual supplied with a new mobile home will have information on this and other maintenance tips.

The manual will also suggest cleaning methods and preventive maintenance. Manufacturers have different recommendations for roof maintenance. All believe that roofs should be checked every six months, before and after rainy and cold seasons. Some manufacturers recommend sealing new roofs in six months, others feel owners can wait for a year or two before resealing their roofs.

"When something goes wrong and it is under warranty, owners themselves should make every effort not to complicate the problem," a service representative stressed. "For example, if there is a roof leak, the owner should make a temporary repair, not just let it go. Stained ceiling panels are hard to change, and then sometimes the owner is upset because the color is not an exact match."

#### Careful Inspection

If owners inspect their home at the time of purchase, they can often find flaws that otherwise may not show up for six months or a year. Outside, they should look for openings around the windows and roof. Small cracks may not cause damage for a long time but can become larger as the house settles. They should be repaired before the warranty expires.

Every manufacturer who answered our inquiries reported that his warranty is not transferable to a second owner. However, most concur with a Midwest manufacturer who stated, "If the second owner will contact us, we will be more than glad to send him instructions and maintenance booklets. While our warranty is not transferable, I'd have to say we are flexible with an honest warranty defect to a second owner."

Mobile home manufacturers are constantly striving to build a home that is free of warranty problems—not only to make their customers happier, but also because they know it's a sound practice that builds repeat business.  $\Delta$



## 5% Down, 15 Years to Pay

### Four ways to finance your mobile home

Richard C. Mitchell

You can save almost \$5000 on a \$10,000 mobile home by obtaining the right financing! That's why shopping for financing is as important as shopping for the mobile home itself. A low-interest mortgage can mean the difference between being able to afford the home you really wanted instead of settling for another because you thought it is all you could afford.

#### Consumer Protection

Today, thanks to the Consumer Credit Protection Act (Truth in Lending) you no longer need to be confused by financial terms such as add-on interest or discounts. By law, the dealer, bank, or finance company must quote you a rate in simple interest, or Annual Percent Rate

(APR). In other words, if you are quoted a \$7 per \$100 add-on interest for 10 years, your actual interest rate (APR) is 11.84 percent. If you are quoted \$14 per \$100 add-on for 12 years, your actual interest rate (APR) is 20.35 percent.

Always be certain to read loan contracts and understand exactly what you are signing. If you have any questions, ask for a copy of the contract and contact your banker or a lawyer *before* you sign. It may take time, but it's well worth the effort. Federal laws require that the borrower (the mobile home buyer) carry both fire and theft insurance on his home, as long as the lender holds title.

The logical place to start mortgage

shopping is at your dealer. He will be knowledgeable about financing in your area; he knows banks and finance companies that will finance your home. Furthermore, he may participate in one or more of the government-backed mobile home mortgage programs offered by the Federal Housing Authority (FHA) and the Veterans Administration (VA).

#### Home Loan Choices

However, by far the most common method of financing mobile homes is now through a commercial loan at add-on interest. Such loans require a down payment of between 10 and 15 percent, and the mortgages are generally handled through



Monthly Payment	Total Interest	Total Cost of Loan
\$135.00	\$2100	\$8100
\$75.67	\$5040	\$11,040
\$111.67	\$10,080	\$16,080
\$69.21	\$3636	\$9966
\$83.00	\$5252	\$11,982
\$65.72	\$3462	\$9462
\$74.33	\$4703	\$10,703

Monthly Payment	Total Interest	Total Cost of Loan
\$153.00	\$2380	\$9180
\$86.88	\$5712	\$12,512
\$126.95	\$11,424	\$18,224
\$81.51	\$4251	\$11,750
\$99.10	\$6270	\$14,270
\$74.19	\$3883	\$10,683
\$84.24	\$5331	\$12,131

Type of Financing	Cost of Home	Down Payment	Amount to Finance	Annual APR	Term of Loan	Monthly Payment	Total Interest	Total Cost of Loan
Commercial	\$10,000	\$1500	\$8500	\$7 add-on or 12.50%	5 years or 60 months	\$191.25	\$2975	\$11,475
Commercial	\$10,000	\$1500	\$8500	\$7 add-on or 11.40%	12 years or 144 months	\$108.68	\$7140	\$15,640
Commercial	\$10,000	\$1500	\$8500	\$14 add-on or 20.35%	12 years	\$158.19	\$14,280	\$22,780
FHA	\$10,000	\$700	\$9300	8%	12 years	\$100.68	\$5197	\$14,497
VA	\$10,000	0	\$10,000	10.75%	12 years	\$123.88	\$7839	\$17,839
FHA	\$10,000	\$1500	\$8500	8.04%	12 years	\$92.20	\$4776	\$13,276
VA	\$10,000	\$1500	\$8500	10.75%	12 years	\$105.30	\$6663	\$15,163

banks, finance companies, or savings and loan companies. The actual interest rate may vary among lenders and from state to state, but is usually at or near the maximum allowed by state law. Normally these mobile home loans run from 5 to 7 years, but may extend up to 10 or even 12 years. Of the estimated \$10 billion outstanding in mobile home loans in this country, about 90 percent is loaned under this class of loan.

Under both the FHA and VA programs, mobile homes can be financed for 12 years with a lower down payment than conventional loans. Secretary George Romney of the U. S. Department of Housing and Urban Development recently stated that the FHA program, "... offers two important advantages to the mobile home buyer. It assures a substantially lower down payment and monthly payments from 15 to 20 percent less than would be possible in commercial financing."

For example, let's say you, the mobile home buyer, selected a home for \$6700. Under commercial fi-

ancing, your down payment would be \$700, leaving a balance to finance of \$6000.

If you are quoted financing charges of \$7 per \$100 borrowed add-on interest for 5 years, your monthly payments would be \$135. If the loan were for 7 years, your payments would be about \$99.28 a month for 84 months.

Referring to the finance chart if you made the same \$700 down payment with FHA financing and could afford \$100 a month in payments — you could spend \$10,000 for a home. In other words, you can purchase a home that costs \$10,000; not \$6,700, and still have almost the exact — or lower — monthly payments!

#### Chart Comparison

The accompanying chart shows a comparison of financing for three prices of homes — a \$6700 home, a \$8000 home, and a \$10,000 home. Along with other examples, the figures include loans using equal down payments and length of loan to establish a true comparison.

As you can see, the government-backed loans stand out as a value.

For computing the total interest and monthly payments for any add-on interest rate not included on this chart, use the following guide: From the total cost of your home, subtract the down payment (Example: \$8000 home minus a \$1200 down payment leaves \$6800 to finance). Multiply the add-on interest rate by the amount to finance (\$6800 at \$7 add-on interest is \$6800 x .07 or \$476). Now multiply the yearly interest by the number of years of your mortgage (\$476 for 5 years equals a total interest of \$2380). Then add your total interest to the amount to finance for the total cost of your loan (\$2380 + \$6800 = \$9180). Now divide the total cost of your loan by the number of months of the life of the loan (5 years equals 60 months, so you divide \$9180 by 60 for a monthly payment of \$153.00).

#### Ginnie Mae Program

The Federal Housing Authority has been insuring mobile home mortgages since May of 1970. By Sep-

tember of 1972 they had insured about 9000 mortgages for a total amount of close to \$52 million, only a very small percent of the loans issued during that period. Why? Banks and finance companies are hesitant, even though the FHA mortgage is federally insured, to loan money at substantially lower rates than they can get with conventional financing.

Therefore the FHA developed a way to make mortgage money more readily available to the mobile home buyers — the Government National Mortgage Association (familiarily called Ginnie Mae for its initials — GNMA). Ginnie Mae securities are issues on mobile home loans through FHA's Title I program.

Through the Ginnie Mae program, mobile home manufacturers, either through their own finance company subsidiary or another lender, borrow money to lend through the sale of GNMA-endorsed securities.

What does this mean to you? In certain areas of the country — and the scope of this financing is being greatly expanded — you can now get a loan through a dealer with a minimum of trouble and at a rate you can afford. Money raised under the GNMA program must be loaned to mobile home buyers at one interest rate: 7.97 percent on single wide units and 7.63 percent on double-wides.

Under either of the FHA programs, loans can be obtained for a maximum of \$10,000 for a single wide for as long as 12 years, or \$15,000 for a double-wide for 15 years.

The down payment required by FHA, like the interest, is much lower than for conventional financing. Under FHA financing, the minimum down payment is 5 percent of the first \$6000 and 10 percent of the balance of the home's price. For a \$10,000 home, you will need a down payment of 5 percent of \$6000 (\$300) and 10 percent of \$4000 (\$400) or a total of \$300 + \$400 — a \$700 down payment.

How do you obtain such a loan? The first place is to check with your dealer. He may have connections with a Title I lender and be able to

help you secure such a loan.

If not, contact the Federal Housing Authority, Department of Housing and Urban Development, Washington, D. C. 20410, and ask what lenders in your area can make an FHA loan. Since the program began, some 600 lenders in the country either have, or are now, making such loans.

FHA-insured loans are now held by commercial banks, savings and loan institutions, finance companies, and credit unions.

An unseen advantage of FHA financing is that borrowers are not required to carry a credit life insurance policy, often a high cost item in commercial loan contracts.

#### VA Guaranteed Loans

The second government-backed program, the Veterans Administration mobile home program, is now off and running. In its first fiscal year of operation the VA guaranteed about 5000 loans for mobile home buyers. According to Mr. Edward A. Echols, Director of Loan Guarantee Services, Veterans Administration, "That figure may well double this fiscal year and the following year we expect to guarantee about 15,000 loans."

While the interest rate is higher under the VA program than FHA loans, more lending institutions are willing to make such loans. The program offers low-cost loans for veterans and provides the veteran an opportunity to purchase a home with no down payment.

VA loans can be granted quickly. As VA spokesman Echols remarked, "Today a veteran can obtain a loan approval in 5 to 10 days, depending on whether the mobile home is going to be placed in an approved park (5 days) or the veteran needs approval of his own property (10 days). And, in addition to borrowing up to a maximum of \$10,000 for 12 years for a home, veterans can borrow up to \$7500 for the cost of improving and buying a mobile home lot.

To qualify for a VA guaranteed loan, a veteran must have a minimum of 181 days of active service and an honorable discharge, and also obtain a certificate of eligibility.

Once the veteran has his certificate he must locate a home built to standards (which also includes performance to ANSI A119.1) and approval of the site where the home is to be located. Then the VA will guarantee the loan payment.

If a veteran finds a home that meets these standards, but the dealer is unfamiliar with handling such financing, the veteran's local VA office can offer assistance by giving the names of lending institutions in the area that have issued VA loans.

Another important factor is that both FHA and VA financing is often used in conventional loans — if the owner pays off the loan before the full term. Also, Title I FHA loans may be assumed by a second purchaser. VA loans are also transferable, if the second owner is a qualified veteran.

Shopping for a mortgage may take a few days. But, could you make \$1000 or more in that time? That's the amount or much more that you can easily save in financing cost.

Alsons Personal Showers do so much more... so much better. Soothing adjustable spray you can direct to any part of your body. Shower without wetting your hair. Ideal for children... safer, more convenient. Easily adds to your bath. Choice of 22 models and bidet attachments.



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Guthrie, Kentucky  
Wadesboro

# Flower Power



Imagination and planning can transform a home site into a delightful environment.

Mobile homes are manufactured homes, but surrounded by a few well-placed plants and shrubs, they can look as much a part of the natural landscape as any other work of man. And those same few plants and shrubs can add new dimensions to life in the mobile home.

Properly landscaped, a typical mobile home site of 50 x 80 feet can create the illusion that limitless space surrounds its occupants. Small, scaled-down shrubs used at the rear of the lot line convey the feeling of spaciousness;

hedging that grows no higher than two feet can be used at the front of the lot. Trees for mobile home landscaping should be varieties which will grow no more than eight feet, and they should also be placed at the rear of the lot.

Color is a joy, but the feeling of clutter around a home can be avoided by choosing one color for flower bed plantings varying within that single color. For instance, if you enjoy blooms in the gold range, you can accent the flower bed with pale yellows and deeper tones of rust.

A site looks overcrowded when there are too many things happening within a small area — that is why bushes or groupings of flowers near the home should be small blocks of plantings which do not grow to overbearing heights.

Another way to give the home site the feeling of spaciousness is through careful use of lighting. A lot can actually be extended with small spotlights placed directly on the home and aimed toward the farthest edges of the property. Lights can be colored but should be muted tones of the same color

rather than violent. Using one color, will create an impression of depth.

Lighting serves a purpose, too: It can measure to discourage

During the summer northern states or country where we year 'round, lawns, patios, and barbecues gracefully integrate the careings. Outdoor entertainers of the many bene



Planning can transform a home into a bright and cheerful environment.

looks overcrowded when too many things happen in a small area — that is, if you use large plants or groupings of flowers. The home should be small plantings which do not overbearing heights.

One way to give the home a feeling of spaciousness is careful use of lighting. A few lights be extended with lights placed directly on and aimed toward the edges of the property. They should be colored but should tones of the same color,

rather than violently different. Using one color, perhaps green, will create an impression of width and depth.

Lighting serves another purpose, too: It can be a security measure to discourage trespassers.

During the summer months in northern states or in areas of the country where weather is balmy year 'round, lawn furnishings, patios, and barbecue pits can be gracefully integrated into the landscape by the careful use of plantings. Outdoor entertainment is one of the many benefits you can en-

joy when you live in a mobile home community.

A patio can add interesting patterns to your landscape and also provide a space for outdoor fun and a play area for your children or pets.

#### Flower Planting

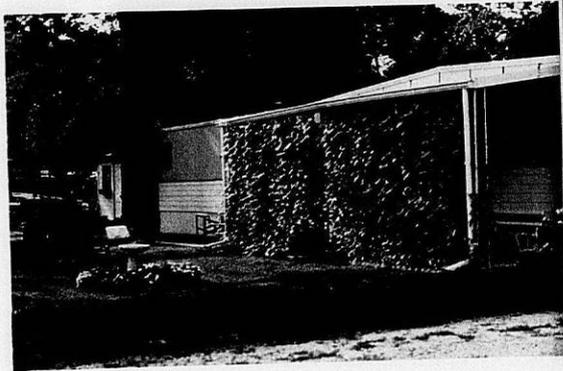
Clusters of plants, shades of ground cover, variegated foliage and small trees can add natural color to the lot. However, many colorful blooms lose their depth when placed next to plants or flowers of different texture or

physical appearance. Many mistakes have been made by people who fell in love with one plant after another, wanted them all, only to discover that together they looked cluttered and lost their impact.

Art forms can be used to add a touch of your personality throughout the home site. Natural materials native to your state can be found on country outings. With a bit of imagination, driftwood, crushed rock, small boulders, stone and certain barks can become lovely features in the garden.

## Landscape to Brighten Your Homesite

Herb Behrend



Plants, shrubs, and vines can create a lively exterior and act as sound and light barriers.

Hedge  
(light screen  
and noise  
baffle)

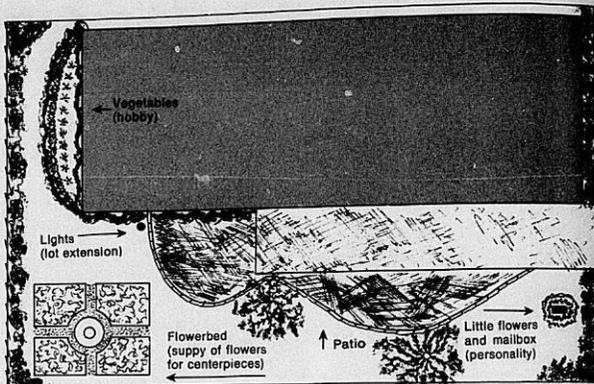
Vegetables  
(hobby)

Lights  
(lot extension)

Flowerbed  
(supply of flowers  
for centerpieces)

Patio

Little flowers  
and mailbox  
(personality)



Man-made items such as natural stone bowls, pottery, pedestals, and statuary appear as brilliant, colorful accessories when arranged within a group of blooming plants or when filled with plantings; surrounded by ground cover, they seem perfectly at home in your outdoor living room.

At times, there are problems which crop up when a bedroom or living room is at the front of the home. Lights from automobiles reflect off windows late at night and can become annoying. To eliminate such glare, plant shrubs closely together to screen out light. Vines covering a trellis or screen can also filter out such distractions effectively.

Landscaping can also be used to muffle sound. A park located next to a freeway, an airport runway, or a railroad is subject to many disturbing noises. Foliage and ground cover can be used to avert noise; dense, leafy plants absorb noise especially when placed in front of small fences designed to blend with your landscape. You

### Landscaping can be used to muffle sound, reduce glare, and add spaciousness.

will have an attractive addition as well as a noise baffle.

Although many parks object to anything vaguely resembling a vegetable garden, you can enjoy this hobby if you are careful in your selection. Fruits and vegetables can be disguised to appear like floral plantings within your garden. Rhubarb is an excellent ground cover and also a delicious dinner addition. Dirt sculpture, made for the more artistic person, can be used with strawberry plants. A conical shaped mound, a jardiniere, or box with trailing strawberry vines would be colorful and provide some fruit for jams, jellies, and preserves. The tomato plant can look like any other decorative, non-bearing planting, but when those

ripe tomatoes come up behind your snapdragons, you'll have a two-fold enjoyment to savor.

#### Helpful Advice

For specific advice in choosing which plantings to grow on your particular home site, call your county extension advisor, the horticulturist in the cooperative extension department of your state university, or a nurseryman. The professional aid of the first two are available at no charge to you. These folks will be happy to suggest which items that will give a maximum of enjoyments with a minimum of care. They will be familiar with conditions of the air, soil, and rainfall of your area.

Landscaping the mobile home lot requires effort but the reward for that effort is the pleasure of relaxing at home surrounded by the quiet beauty and delicate fragrance of a well-planned lawn and garden. Even the smallest lot can take on greater proportions when there is an aura of serene contentment within its boundaries.  $\Delta$

# Moburbia:

## Meet the New Suburban Mobile Home Communities

Richard C. Beitler

A man comes home after a hard day at the office, gets out of his car, and walks toward his mobile home—a three-bedroom model with everything from a fire-place to a garbage disposer. Walking across his redwood porch to the sliding-glass door, he glances over toward the clubhouse, wondering what he'll do tonight: tennis, swimming, billiards, a game of cards? He ponders a moment and then enters his air-conditioned home. Minutes later he emerges, dressed in his swimming trunks—a quick dip before supper.

This man is typical of the many people who are discovering what it is like to live in moburbia, a community of mobile homes located in attractive suburban locations. Moburbias are springing up all over the country. They offer all the luxuries found in most other types of housing developments, but at a price you can easily afford.

Moburbia contrasts sharply with mobile home parks built just 20 years ago. At that time most parks of any size were located in the suburban area because that was the only place they could be built.

Today, mobile home park de-

velopers, like builders of other types of housing, are creating planned developments that incorporate facilities designed to attract the more affluent public. These developments are being established as attractive additions to many suburban communities across the nation.

People who want large mobile homes in parks that offer more than the basic lot can now live in these existing new communities. Mobile home manufacturers are building mobile homes longer and wider, and park developers are rapidly creating space for them.

Large lots are one of the features in the new parks; the density of home placement in suburban parks has dropped over the years from eight or nine to the acre to today's average of approximately six homes to the acre.

Many moburbias are also situated in convenient locations. Proximity to shopping centers, schools, transportation, and recreation areas are major concerns in planning suburban parks.

In most new parks, homes are placed in attractive, varying patterns, not just the simple rows found in older parks. The old grid

pattern is slowly beginning to disappear and in its place is coming the curvilinear street design with winding, circular roads and cluster arrangements of homes.

Utilities are usually placed underground—no more unsightly electric and telephone poles with lines criss-crossing the park. Though not evident by just looking at the park, there has also been an improvement in the sanitary facilities in the new developments.

An appealing community appearance is another key feature of the new suburban park. Beautiful gates and plantings grace park entrances. Paved streets, curbs, gutters, and sidewalks, coupled with new types of street lighting, give balance to street patterns.

Adding to the park's attractiveness will be large side yards with off-street parking areas and homes set back from the road.

Landscaping, skirting around the homes, carports, and patios, all found in the newer parks, add just the right finishing touches.

Managing these attractive parks are qualified persons who set the tone for a happy community. For the benefit of the residents, managers make sure that rules are fol-



Exciting new suburban commu



This Illinois Park, off lake, is built with a

# ia:

## ban ommunities

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An appealing community appearance is another key feature of new suburban park. Beautiful lawns and plantings grace park spaces. Paved streets, curbs, sidewalks, and sidewalks, coupled with new types of street lighting, balance to street patterns.

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Managing these attractive parks for qualified persons who set the tone for a happy community. For the benefit of the residents, managers make sure that rules are fol-



Exciting new suburban communities incorporate facilities and luxuries designed to attract more permanent, affluent residents.



This Illinois Park, offering a scenic recreational lake, is built with a country club atmosphere.

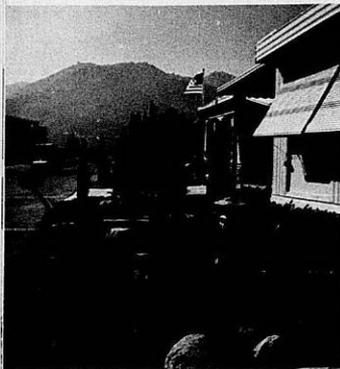


A Rochester, N.Y., park shows a trend to spaciousness; sites are about three times the home area.

lowed. They settle disputes between neighbors and keep the speed limits enforced and the homes skirted. Consequently, in highly rated parks, very few people move out.

There are moburbias for all age groups and backgrounds. Many of the retirement communities found throughout the country are built with a country-club atmosphere; swimming pools, shuffleboard, golf, recreational facilities are just some of the facilities offered.

With all the facilities at his disposal, a single person or a married couple can make an excit-



A mobile home owner stays an average of five years in some parks—you can see why. ing life in moburbia. Social activities offered in some of the parks are great opportunities for meeting people.

Families, too, have a place in mobile home parks. Moburbias that allow children and have playgrounds are recognized as good environments in which to raise children.

While the average monthly rental in a suburban park is higher than older parks, moburbia offers so much more. Yet, the price can be much lower than other types of housing. As the cost of site-built housing continues to rise at an alarming rate, the demand for spaces in moburbia is certain to grow. △

74



Clubhouse facilities are available to mobile home park residents for personal use.

**Moburbias offer all the luxuries of other new developments—swimming pools, clubhouses, recreational facilities—but at a price you can afford.**



Quality family parks have fine playgrounds, access to excellent schools.



Come on in, the water's fine! And so is life in moburbia with so many opportunities.

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*and* TAKE

*Cooperation: the key to good tenant-landlord relations in mobile home communities*

John Scheer

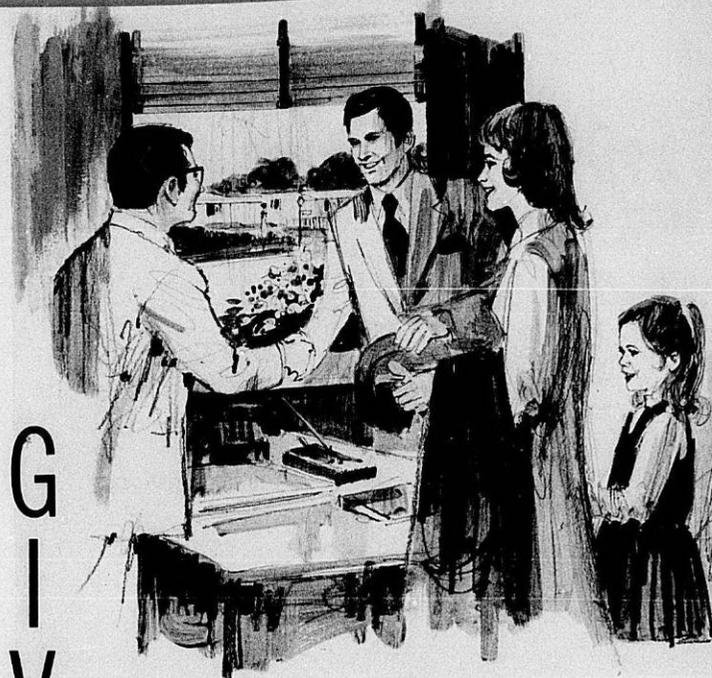
At the heart of a good park is a considerate park manager. In many ways the mood of a park is an extension of the manager's personality. A strict but thoughtful manager will keep the park looking neat and the tenants happy; a careless manager will let a park run down.

Fortunately, most park managers take real pride in their parks. They make sure that roads are well maintained, paved in summer and cleared of snow in winter. Good management also insures that playgrounds are kept cleared of debris, and swimming pools are fenced off or guarded

depending on local requirements.

**Extras Included**

Municipal fees, insurance, taxes, general upkeep of all surrounding grounds are more of management's obligations. Garbage collection is usually included with lot rental.



Managers of mobile home communities are like mayors — settle disputes, set rules, and solve problems.

water is also furnished. Additional expense in mobile homes is less of a problem. A park manager is usually settling disputes if the manager acts diplomatically.

Johnny runs across the tundra bed and mashes just beginning to bloom. The operator is often called a grievance committee. For a resident's multitudinous about everything in nothing in particular. From many intestinal distress is too involved, and if accused of being hard-

The park owner is acting in a small community. He rules and creates the almost like a mayor. He to him for judgments. Such a mobile community seeks to sincerely meet needs, cares about their wants them to stay.

**Tenant Obligations**

In trade for his services, the landlord asks that the tenant follow the rules and pay the rent. A formal lease is signed, but often it is a verbal agreement. Rules and regulations are set. Most owners of mobile home communities basically require cooperation from a tenant: maintain your own home, maintain your own lot and lawn, cooperate when using facilities, and consideration for surrounding neighbors. Some require such items as electricity means the purchase of

## Managers of mobile home communities are like mayors — they settle disputes, set rules, and solve problems.

water is also furnished without additional expense in most cases.

There are also less obvious duties a park manager is subjected to — settling disputes if they arise and acting diplomatically when little Johnny runs across the Miller's petunia bed and mashes the flowers just beginning to bloom. A park operator is often called to act as a grievance committee. He listens to a resident's multitudinous complaints about everything in general and nothing in particular. He may suffer from many intestinal disorders if he is too involved, and if he isn't, he is accused of being hard-hearted.

The park owner is actually founding a small community within a larger community. He makes the rules and creates the social order, almost like a mayor. People come to him for judgements and advice. Such a mobile community founder seeks to sincerely meet the resident's needs, cares about their welfare, and wants them to stay.

### Tenant Obligation

In trade for his service, the landlord asks that the tenant abide by the rules and pay the rent. Whether a formal lease is signed or there is a verbal agreement to follow the rules and regulations of the park, most owners of mobile home communities basically request the following from a tenant: maintenance of your own home, maintenance of your own lot and lawn, reasonable cooperation when using park facilities, and consideration for your surrounding neighbors. Some parks require such items as carports, which means the purchase of an additional

structure to be attached to your home.

Most parks ask that you have your home skirted — the bottom part of the home enclosed — within 30 to 90 days after you've moved in. This is both practical for you and for the park owner as well. Skirting affords greater insulation in areas where winter climates are frigid, and it also provides a large storage area beneath the home for cumbersome items such as lawn mowers, bicycles, and other paraphernalia too large to fit inside. This rule also enhances the beauty of a park by hiding the wheels of the home, making the unit look stationary.

A park owner may feel strongly about the use and storage of motorcycles, recreational vehicles, and boats. He may either provide an area for such vehicles or restrict them completely from the park roadways.

Some parks limit their residents to certain age classifications, preferring to cater, let's say, to retirees only. Many parks have strict rules governing family pets; less than two children in a family may be a determining factor for residency.

Most people, however, will be able to find a park with just the right rules for their purpose. Generally, the rules and regulations determined by a park owner are set forth to give peace, order, and convenience to his tenants.

### Park Regulations

Some parks have specification standards about the types and sizes of mobile homes that can be admitted in an effort to maintain a uniform and prestigious appearance to the park. Such regulations are normally considered a benefit.

Service fees, or setup charges, are sometimes assessed to cover the park's costs for connecting the utilities to a home and for leveling or blocking it.

The size of these fees should be discussed and agreed upon before entering into a rental agreement with a park. Other points that should be discussed in advance are whether the park owner will want to collect a commission should you later sell

your home for any reason.

Another area for advance discussion is the park's skirting and accessories policy. Sometimes, the park office furnishes the only acceptable type of skirting allowed, and usually this is at a markup profit. This practice is on the wane, however. In some states, forcing tenants to buy only from park-approved sources has been declared unlawful.

Under the Economic Stabilization regulations, homesite rent can be increased 2.5 percent annually over the base rent. Higher increases are allowable for capital improvements,

## The landlord can occasionally be flexible with his rules — as long as it doesn't interfere with the rights of others.

state and local real estate taxes, levies and charges for municipal services, and related services. But tenants have a right to request information to satisfy themselves that the increased costs are there to justify the proposed rental increase amount.

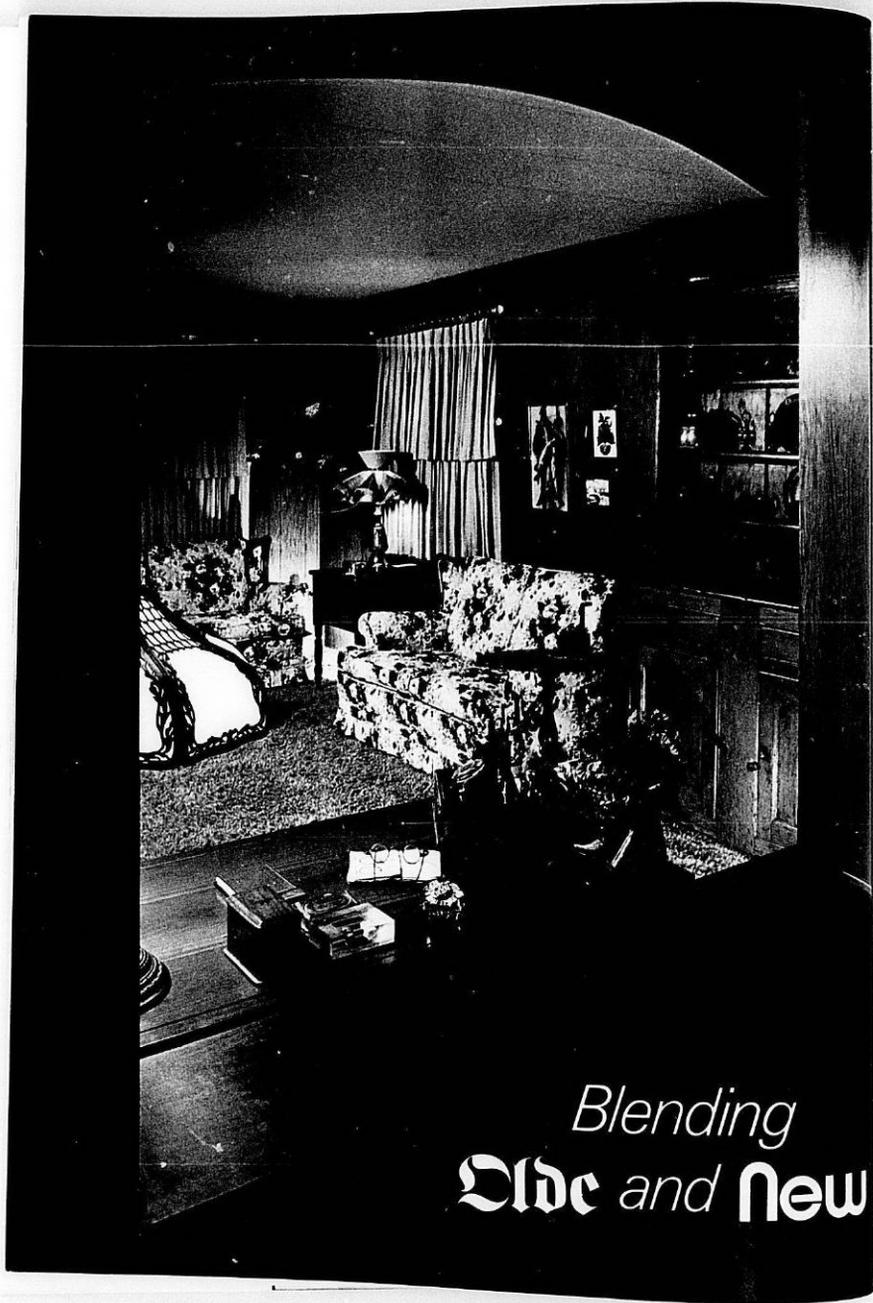
Managers are generally flexible about rules and regulations. If a rule can be broken without bothering anyone else, the park operator may give his O.K., but one instance of laxity may lead to further requests and/or displeasure from other tenants. Rules are basically for the benefit of the resident for a happy, safe, and rewarding life, and the wise tenant is one who acknowledges their existence and agrees to live within their framework as long as he is in the community. For by doing so, he can insure himself and his family of enjoying the best that mobile home living has to offer. △

## tenant-landlord communities

depending on local requirements.

### Extras Included

Municipal fees, insurance, taxes, general upkeep of all surrounding grounds are more of management's obligations. Garbage collection is usually included with lot rental.



*Blending  
Old and New*



A charming alcove in night dining

"Fantastic!" was room comment of from Tiburon, as we tour of our mobile formia, the first he

Let me take you home, starting with lovely chocolate br white shutters look fresh, and it always because the baked c quires a minimum ar just a periodic do-it-fessional spray wash

Most of our ente informally indoors, summer when a c blows off the ocean cool comfort of a planting area arou adequate to satisfy dig, and the am growth of trees, st and flowers is so re

Dotsie L.

Using antiques to add a personal touch to a mobile home interior



A charming alcove in the living room lends intimate atmosphere to late-night dining; also provides excellent built-in storage.



Rare antiques harmonize in a striking decor.

"Fantastic!" was the room-by-room comment of our friend, Ed, from Tiburon, as we took him on a tour of our mobile home in California, the first he had ever seen.

Let me take you on a tour of my home, starting with the outside. The lovely chocolate brown siding with white shutters looks so clean and fresh, and it always stays that way because the baked enamel finish requires a minimum amount of care—just a periodic do-it-yourself or professional spray washing and waxing.

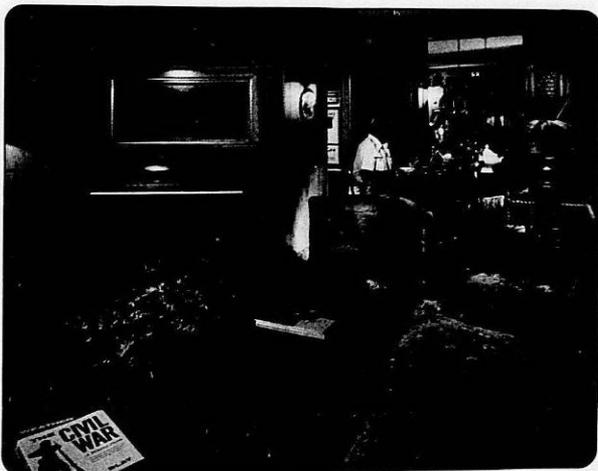
Most of our entertaining is done informally indoors, but during the summer when a constant breeze blows off the ocean, we enjoy the cool comfort of our patio. The planting area around the home is adequate to satisfy our yearning to dig, and the amazing two-year growth of trees, shrubbery, vines, and flowers is so rewarding.

Dotsie Libhart

Using antiques  
to add  
a personal touch  
to a mobile  
home interior

We have a simple but colorful planting arrangement: An orange, grapefruit, lemon, and bay tree soften the lines of the rear yard and provide fruit and seasoning for stews. Red and white ivy geraniums, yellow and white marguerites and coreopsis provide a colorful setting and also a supply of cut flowers year 'round. Our six-foot high oleander hedge is a profusion of delicate white blossoms and beautiful green foliage, giving privacy as well as

beauty to the 60-foot, brick-floored patio. Over 3000 used bricks in the patio are laid in herringbone pattern; a brick well curls around an orange tree, fragrant with blossoms and fruit. At night our spotlight shining on the tree creates an interesting pattern of lights and shadows. Semi-circular steps of brick rise gently up to the front door. The original standard door was replaced by a white, solid door in which a beautiful, old, 16-panel, multi-color-



Just the right personal touches: the Libharts enjoy their home and lifestyle.



The master bedroom is spacious, private—a restful haven in which to read.

ed glass window was installed. In late afternoon the sun filters through this soft color—very nostalgic.

The brick motif is continued in the linoleum-covered floor of the entry hall and on into the large kitchen—our favorite room. The walls throughout the house are covered with warm, pecan paneling, and color-matched louvred shutters accent the kitchen, study, and bedrooms. A document paper—copied from the Easthampton home of Sir Henry Bishop, composer of "Home, Sweet Home"—covers the soffits over the sink and range. Valances of matching fabric edged in pumpkin-colored ball fringe hang above the shutters. All this makes a perfect background for the mellow, antique, country furniture and accessories—a maple drop-leaf table, a pair of cane seat chairs, inviting Windsor rocker, meat block on casters, iron coffee grinder, combcase and towel bar, spice cabinet with porcelain labels, and a quaint shelf clock from Germany. Contrasting but blending with the old are the modern, color-coordinated appliances—a range, wall oven, refrigerator, and dishwasher.

The living room, which includes a dining area, has ample wall space for our 8-foot and 6-foot sofas, both upholstered in gay yellow, white,

green, and touches of brown that pick up the color of the walls. An old cuckoo clock ticks lazily above our unique corner chair. At the front windows, corn yellow, double-hung curtains on heavy, brass traverse rods can be opened to a view of our spreading evergreen tree—Cypress Leyland—which we decorate and light at Christmas.

Over the dining room table hangs a ruby glass lamp from Mexico; the glass was shipped there from West Germany. Commodious shelves and drawers conveniently hold flatware, linens, dishes, and glassware. A

glass shelf supported by turned posts displays a collection of rare Red Block pressed glass, 1880.

One of the most interesting antiques in the room is a pine wall cupboard from New England, circa 1760. Decoys, sleigh bells, pewter, copper, and iron pieces rest on the shelves. A Windsor chair by the desk is lighted by a Tiffany lamp.

Both bathrooms are papered in striking wallpaper with wee, little shutters to match. The one-piece, molded shower and marble-topped counters make cleaning a breeze.

The master bedroom is decorated in warm, restful colors and is efficiently designed with a large, walk-in clothes closet and a dressing room. The shuttered windows control light and ventilation, are easy to clean, and never need to be replaced. The view out the windows is so pleasant—a fragrant honeysuckle vine at one side and a scarlet passion-flower vine outside the other window hide the blank walls of neighboring houses. Beside a marble-top ice-cream table is a large Victorian chair.

In addition to the beauty, convenience, and ease of upkeep of our modern home, we have the use of a fine clubhouse, pools, sauna bath, whirlpool, billiard room, and wide streets for bike riding. Our wonderful neighbors keep an eye on our home when we are away, which gives us a feeling of security. Our friend, Ed, is right—it is "fantastic!"



Mellow country furniture elegantly blends with modern appliances.

# MANUFACTURER MEMBERS

## Mobile Homes Manufacturers Association

(Headquarters Offices Only)

Firms on this list are members of the organization and build to ANSI A119.1 standard that insures quality.

**Addison Industries, Inc.**  
Eagle Homes Division  
Addison, Alabama 35540

**Allied Mfg. Corporation**  
Subsidiary Ludlow Corp.  
Dowagiac, Michigan 49047

**Belvedere Mobile Homes**  
111 Belvedere Road  
Elkhart, Indiana 46514

**Bigelow Manufacturing Co., Inc.**  
Drawer A  
Bigelow, Arkansas 72016

**Boise Cascade Mobile Housing Group**  
61 Perimeter Park East  
Atlanta, Georgia 30341

**Burkin Homes Corporation**  
Box 626  
White Pigeon, Michigan 49099

**C & G Corporation**  
3366 W. Franklin Street  
Elkhart, Indiana 46514

**Challenger Industries, Inc.**  
Box 30-B Route 5  
Florence, Alabama 35630

**Champion Home Builders Company**  
5573 E. North Street  
Dryden, Michigan 48428

**Coachmen Industries, Inc.**  
P. O. Box 612  
Middlebury, Indiana 46540

**The Commodore Corporation**  
8712 W. Dodge Street  
Omaha, Nebraska 68114

**Conchemco Homes Group**  
P. O. Box 2078  
Shawnee Mission, Kansas 66201

**Creative Homes**  
P. O. Box 490  
Diboll, Texas 75941

**Croydon Homes Corporation**  
Box 610  
Middlebury, Indiana 46540

**DMH Corporation**  
Division National Gypsum Company  
1517 Virginia Street  
St. Louis, Michigan 48880

**Delta Homes Corporation**  
P. O. Box 606  
Elkhart, Indiana 46514

**DeRose Industries, Inc.**  
4002 Meadows Dr., Suite 116  
Indianapolis, Indiana 46205

**Dickman Homes, Inc.**  
Box 93  
Spencer, Wisconsin 54479

**Don-A-Bell Homes, Inc.**  
P. O. Box 11  
Elkhart, Indiana 46514

**Douglas Associates, Inc.**  
P. O. Box 166  
Ripley, West Virginia 25271

**Eagle Mobile Homes**  
434 E. Adams  
Arcola, Illinois 61911

**Elcona Homes Corporation**  
P. O. Box 520  
Elkhart, Indiana 46514

**Fairmont Homes, Inc.**  
P. O. Box 27  
Nappanee, Indiana 46550

**Fleetwood Enterprises, Inc.**  
P. O. Box 7638  
Riverside, California 92503

**Franklin Homes, Inc.**  
Route 3  
Russellville, Alabama 35653

**Gallery Homes, Inc.**  
3190 Cassopolis Street  
Elkhart, Indiana 46514

**Globemaster Mobile Homes, Inc.**  
P. O. Box 206  
Goshen, Indiana 46526

**Guerdon Industries, Inc.**  
P. O. Box 1259  
Louisville, Kentucky 40201

**Hampton Homes, Inc.**  
Drawer D  
Edwardsburg, Michigan 49112

**Herrli Industries, Inc.**  
(Swift Mobile Homes)  
P. O. Box 848  
Elkhart, Indiana 46514

**Highland Homes, Inc.**  
P. O. Box 158  
Swayzee, Indiana 46986

**Homes of America Corporation**  
9220-24 Pulaski Highway  
Baltimore, Maryland 21220

**Housing by Vogue, Inc.**  
P. O. Box 1058  
Quincy, Florida 32351

**Key Industries, Inc.**  
P. O. Box 628  
Sturgis, Michigan 49091

**Kingswood Homes**  
Drawer G  
Lexington, Alabama 35648

**LCA Modular Enterprises, Inc.**  
P.O. Box 7346  
Fort Wayne, Indiana 46807

**Landola, Inc.**  
P. O. Box 466  
Converse, Indiana 46919

**Liberty Homes, Inc.**  
P. O. Box 35  
Goshen, Indiana 46526

**Majestic Homes, Inc.**  
P. O. Box 1001  
Elkhart, Indiana 46514

**Maan Industries, Inc.**  
P. O. Box 2514  
Elkhart, Indiana 46514

**Manufactured Homes, Inc.**  
P. O. Box 272  
Elkhart, Indiana 46514

**Marlette Homes, Inc.**  
3305 Wilson Street  
Marlette, Michigan 48451

**The Midland Company**  
111 E. Fourth Street  
Cincinnati, Ohio 45202

**Mobile Home Division**  
Chief Industries, Inc.  
P.O. Box 127  
Aurora, Nebraska 68818

**Mobile Home Estates, Inc.**  
R. R. 4  
Bryan, Ohio 43506

**Moduline Industries, Inc.**  
P. O. Box 209  
Chehalis, Washington 98590

**Monarch Industries, Inc.**  
P. O. Box 1  
Goshen, Indiana 46526

**New Yorker Homes Co.**  
701 Collins Road  
Elkhart, Indiana 46514

**Norris Industries, Inc.**  
Highway 11-W  
Bean Station, Tennessee 37008

**ORD Corporation**  
Box S  
Pelican Rapids, Minnesota 55651

**Parkwood Homes, Inc.**  
P. O. Box 237  
Elkhart, Indiana 46514

**Pern-A-Dwell Corporation**  
P. O. Box 217  
McGregor, Texas 76657

**Poloron Products, Inc.**  
165 Huguenot Street  
New Rochelle, New York 10801

**Price Meyers Corporation**  
P. O. Box 36  
Elkhart, Indiana 46514

**Redman Industries, Inc.**  
Redman Plaza East  
2550 Walnut Hill Lane  
Dallas, Texas 75229

**Richardson Homes Co.**  
P. O. Box 1048  
Elkhart, Indiana 46514

**Rochester Homes, Inc.**  
P. O. Box 587  
Rochester, Indiana 46788

**Rollohome Corporation**  
115 E. Upham  
Marshfield, Wisconsin 54449

**Rushmore Homes**  
P. O. Box 1944  
Rapid City, South Dakota 57701

**Schult Mobile Homes**  
P. O. Box 151  
Middlebury, Indiana 46526

# MEMBERS

Association

don Industries, Inc.  
Box 1259  
ville, Kentucky 40201

oton Homes, Inc.  
er D  
rdsburg, Michigan 49112

Industries, Inc.  
(Mobile Homes)  
Box 848  
rt, Indiana 46514

and Homes, Inc.  
Box 158  
ec, Indiana 46986

s of America Corporation  
24 Pulaski Highway  
ore, Maryland 21220

ng by Vogue, Inc.  
Box 1058  
y, Florida 32351

Industries, Inc.  
Box 628  
a, Michigan 49091

ood Homes  
r G  
ton, Alabama 35648

Modular Enterprises, Inc.  
ox 7346  
ayne, Indiana 46807

a, Inc.  
ox 466  
sc, Indiana 46919

Homes, Inc.  
ox 35  
l, Indiana 46526

ic Homes, Inc.  
ox 1001  
l, Indiana 46514

Industries, Inc.  
ox 2514  
l, Indiana 46514

ctured Homes, Inc.  
ox 272  
Indiana 46514

**Marlette Homes, Inc.**  
3305 Wilson Street  
Marlette, Michigan 48453

**The Midland Company**  
111 E. Fourth Street  
Cincinnati, Ohio 45202

**Mobile Home Division**  
Chief Industries, Inc.  
P.O. Box 127  
Aurora, Nebraska 68818

**Mobile Home Estates, Inc.**  
R. R. 4  
Bryan, Ohio 43506

**Moduline Industries, Inc.**  
P. O. Box 209  
Chehalis, Washington 98532

**Monarch Industries, Inc.**  
P. O. Box 1  
Goshen, Indiana 46526

**New Yorker Homes Corporation**  
701 Collins Road  
Elkhart, Indiana 46514

**Norris Industries, Inc.**  
Highway 11-W  
Bean Station, Tennessee 37708

**ORD Corporation**  
Box S  
Pelican Rapids, Minnesota 56572

**Parkwood Homes, Inc.**  
P. O. Box 237  
Elkhart, Indiana 46514

**Perm-A-Dwell Corporation**  
P. O. Box 217  
McGregor, Texas 76657

**Poloron Products, Inc.**  
165 Huguonot Street  
New Rochelle, New York 10801

**Price Meyers Corporation**  
P. O. Box 36  
Elkhart, Indiana 46514

**Redman Industries, Inc.**  
Redman Plaza East  
2550 Walnut Hill Lane  
Dallas, Texas 75229

**Richardson Homes Corporation**  
P. O. Box 1048  
Elkhart, Indiana 46514

**Rochester Homes, Inc.**  
P. O. Box 587  
Rochester, Indiana 46975

**Rollohome Corporation**  
115 E. Upham  
Marshfield, Wisconsin 54449

**Rushmore Homes**  
P. O. Box 1944  
Rapid City, South Dakota 57701

**Schult Mobile Home Corporation**  
P. O. Box 151  
Middletown, Indiana 46540

**Skyline Corporation**  
2520 By-Pass Road  
Elkhart, Indiana 46514

**Squire Homes, Inc.**  
P. O. Box 98  
Constantine, Michigan 49042

**Sterling Corporation**  
Box 415  
White Pigeon, Michigan 49099

**Sunhome Manufacturers, Inc.**  
6212 - 17th Street, East  
Bradenton, Florida 33505

**Thoroughbred Homes, Inc.**  
Box 72  
Stanford, Kentucky 40484

**Torch Industries, Inc.**  
2701 Mishawaka Road  
Elkhart, Indiana 46514

**Travelo Homes Corporation**  
P. O. Box 1427  
Saginaw, Michigan 48603

**Trotwood Corporation**  
11 N. Broadway  
Trotwood, Ohio 45426

**U. S. Industries, Inc.**  
2111 Enco Drive  
Oakbrook, Illinois 60521

**Unitized Systems Company**  
P. O. Box 127  
South Hill, Virginia 23970

**Utopia Homes, Inc.**  
P. O. Box 1282  
Elkhart, Indiana 46514

**Venco Builders, Inc. "VBI"**  
P. O. Box 1012  
Elkhart, Indiana 46514

**Victorian Homes, Inc.**  
P. O. Box 547  
Bristol, Indiana 46507

**Vindale Corporation**  
4999 Northcutt Place  
Dayton, Ohio 45415

**Wicks Homes, Inc.**  
P. O. Box 97  
Argos, Indiana 46501

**Zimmer Homes Corporation**  
P. O. Box 2127  
Pompano Beach, Florida 33061

# SUPPLIERS

Division  
Mobile Homes Manufacturers Association

Mobile home manufacturers are principally assemblers: They usually don't make the component parts of a mobile home such as the windows, appliances, carpets, furnishings, but instead rely on companies that specialize in one area. These suppliers are able to devote their entire resources to building the best mobile home parts at the lowest cost.

Through various research programs, suppliers are able to bring the latest in design and quality to mobile homes. Great advances in insulation, ceiling material, bathroom fixtures, and appliances, just to name a few, have resulted in new luxuries and economy for the mobile home owner.

**Aberdeen Manufacturing Company**  
16 East 34th Street, New York, NY 10016

**Acme General Corporation**  
P.O. Box A, Monrovia, CA 91016

**Acorn Venetian Blinds, Inc.**  
Acorn Decor Kits Division  
525 West 76th Street, Chicago, IL 60620

**ADM Industries, Inc.**  
P.O. Box 185, Elkhart, IN 46514

**Admiral Corporation**  
3800 West Corlind, Chicago, IL 60647  
**Airtemp Division, Chrysler Corp.**  
1600 Webster Street, Dayton, OH 45404

**Aican Aluminum Corporation**  
100 Erieview Plaza, Cleveland, OH 44901

**Alderman, Inc.**  
2055 Francis Street,  
P.O. Box 27, High Point, NC 27261

**Allen Industries**  
8100 North Highway 52, Osseo, MN 55369

**Alpine Engineered Products, Inc.**  
P.O. Box 2225, Pompano Beach, FL 33061

**Alside, Inc.**  
3773 Akron-Cleveland Road,  
P.O. Box 1361, Akron, OH 44309

**Alsons Products Corporation**  
East Chicago Road, Somerset, MI 49281

**Amaz Building Products**  
Div. of Amaz Aluminum Mill Products

P.O. Box 1058, Ferris Valley, CA 92370

**American Bolt & Screw Manufacturing Corp.**  
3300 Lawson Boulevard, Oceanside, NY 11572

**American Door Company**  
318 East Colfax Avenue, South Bend, IN 46622

**American Gas Association**  
1515 Wilson Boulevard, Arlington, VA 22209

**American Gyro-Tex Corporation**  
10501 West Waveland, Franklin Park, IL 60131

**American Jet Spray Industries**  
1240 Harlan, Denver, CO 80214

American Plan Corporation  
Industrial Park Building, Westbury, NY 11590  
American Wood Corporation  
P.O. Box 298, Commerce, TX 75428  
Amerock Corporation  
4000 Auburn Street, Rockford, IL 61101  
Amoco Chemicals Corporation  
130 East Randolph Street, Chicago, IL 60601  
American Pacmor, Inc.  
Subsidiary of AMP, Inc.  
P.O. Box 1776, Paoli, PA 19301  
Andersen Corporation  
Bayport, MN  
V. E. Anderson Manufacturing Company  
P.O. Box 1250, Owensboro, KY 42301  
Armstrong Cork Company  
Manufacturing Home Products Dept.  
Liberty & Charlotte Streets,  
Lancaster, PA 17604  
Armstrong Furnace Company  
851 West Third Avenue, Columbus, OH 43212  
Arrow Group Industries  
230 Fifth Avenue, New York, NY 10001  
Associates Financial Service Company, Inc.  
700 Mishawaka Avenue, South Bend, IN 46624  
Atwood Vacuum Machine Company  
Mobile Products Division  
1400 Eddy Avenue, Rockford, IL 61101  
Automated Building Components, Inc.  
7525 N.W. 37th Avenue, Miami, FL 33147  
Automotive Credit Service  
Suite 410, 16000 West Nine Mile Road,  
Southfield, MI 48075  
Banks Lumber Company  
P.O. Box 2511, Elkhart, IN 46514  
Theodore Bargman Company  
13950 John Road, Detroit, MI 48203  
Barnett Mobile Home Transport  
1825 Main, Box 919, Moorehead, MN 56560  
R. K. Beiter & Associates  
2 Salt Creek Lane, Hinsdale, IL 60521  
Belwood Div. of S. Industries  
Drawer A, Ackerman, MS 39735  
Berkshire Hathaway  
503 West 12th Street, Room 302,  
St. Louis, MO 63101  
Bigelow-Sanford, Inc.  
140 Madison Avenue, New York, NY 10016  
Blue Axle Division  
John Blue Company  
2800 Bob Wallace Avenue, Huntsville, AL 35807  
Book Industries  
P.O. Box 1027, Elkhart, IN 46514  
Bostitch, Div. of Textron Inc.  
Briggs Drive, East Greenwich, RI 02818  
Bowen Supply, Inc.  
3330 Peachtree Road, N. E., Atlanta, GA 30326  
Branstrator Aluminum Products Corp.  
2715 Ferguson Road, Ft. Wayne, IN 46809  
Bristol Products Corporation  
P.O. Box 278, Bristol, IN 46507  
B. Brody Seating Company  
5921 West Dickens Avenue, Chicago, IL 60639  
Brown Furniture Company  
P.O. Box 5699, Pine Bluff, AR 71601  
Brown Stone Works, Inc.  
P.O. Box 490, Cleveland, TN 37311  
Bruce Paneling & Molding  
3000 Holiday Place, Elkhart, IN 46514  
Burnstone's Distributing Corporation  
358 South Elkhart Avenue, Elkhart, IN 46514  
Burton Enterprises, Inc.  
McArthur Avenue, Cobleskill, NY 12043  
Burroughs Corporation  
Burroughs Place, Detroit, MI 48232  
Cambridge-Lee Metal Company, Inc.  
6832 West North Avenue, Chicago, IL 60635  
Campbell Associates, Inc.  
4100 Middlebury Street, Elkhart, IN 46514  
Carriage Carpet Mills  
P.O. Box 542, Calhoun, GA 30701

Cavrok Corporation  
Industrial Park Avenue, Vernon, CT 06066  
Celanese Piping Systems  
4550 Cemetery Road, Hilliard, OH 43026  
The Celotex Corporation  
1500 North Dale Mabry, Tampa, FL 33607  
Century Financial Corporation  
8501 West Higgins Road, Chicago, IL 60631  
Century Industries Corporation  
R. D. #1, New Waterford, OH 44445  
Certain-Teed/St.Gobain Insulation Corp.  
Valley Forge, PA 19814  
Chamberlain Manufacturing Corp.  
Menroe Division  
P.O. Box 1007, Monroe, GA 30655  
Chandler Trailer Convey, Inc.  
8828 New Benton Highway, Little Rock, AR 72204  
Circle F Industries  
720 Monmouth Street, Trenton, NJ 08609  
C.I.T. Financial Corporation  
650 Madison Avenue, New York, NY 10022  
The City Lumber Company of Bridgeport, Inc.  
75 Third Street, Bridgeport, CT 06601  
Clark Supply Company  
6600 East 15 Mile Road,  
Sterling Heights, MI 48077  
Clinton Machine, Inc.  
1300 South Main, Ovid, MI 48866  
Clow Corporation, Waste Treat Division  
P.O. Box 324, Florence, KY 41042  
CMI Credit Insurance, Inc.  
2 East Gilman Street, Madison, WI 53701  
The Coleman Company  
250 North St. Francis, Wichita, KS 67200  
Color Craft, Inc.  
2727 Faxon, Memphis, TN 38112  
Comanche Steel Products, Inc.  
P.O. Box 12042, San Antonio, TX 78212  
Commercial Credit Corporation  
300 St. Paul Place, Baltimore, MD 21202  
Congoleum  
195 Belgrove Drive, Kearny, NJ 07632  
Conroth Company  
2400 Oriental Avenue,  
Elk Grove Village, IL 60007  
Continental Aluminum Company, Inc.  
P.O. Box 948, McPherson, KS 67460  
Cooper Tire & Rubber Company  
Western & Lima Avenue, Findlay, OH 45840  
Cort Corporation  
1010 West Dewey Street, Bremen, IN 46506  
Corning Glass Works  
Houghton Park, C-3, Corning, NY 14830  
C/P Products  
1161 West Bristol Street, Elkhart, IN 46514  
Crest Flooring Distributors, Inc.  
1316-26 West Fitcher Street, Chicago, IL 60657  
Crown Health Equipment Company  
P.O. Box 368, Oak Park, IL 60301  
DD Sales Company, Inc.  
P.O. Box 867, Route 7,  
Middlebury Street, Elkhart, IN 46514  
Dayton Tire & Rubber Company  
2342 Riverview Avenue,  
Box 1020, Dayton, OH 45401  
Dealer Service Plan, Inc.  
1211 N.W. Shore Boulevard, Tampa, FL 33607  
Deaco Hardware Division  
Lake Center Industries  
111 Market Street, Winona, MN 55987  
Decraform, Inc.  
1003 DuPont Plaza Center, Miami, FL 33131  
Delta Corporation of America  
2930 Biscayne Boulevard, Miami, FL 33137  
Deluxe Slop & Patch  
Div. of Meyer Stamping Mfg.  
1151 Dividend Road, Fort Wayne, IN 46808  
Dewey-Carter Company  
P.O. Box 963, Janesville, WI 53545  
Dexter Axle Company, Inc.  
P.O. Box 250, Elkhart, IN 46514

Domestic Sales Corporation  
2900 West Mishawaka Road,  
P.O. Box 490, Elkhart, IN 46514  
Dresher Manufacturing Company  
1300 South Kestner, Chicago, IL 60623  
Duo-Fast Fastener Corporation  
3702 North River Road, Franklin Park, IL 60131  
Duo-Therm  
509 South Poplar, LaGrange, IN 46761  
Evans Division/Royal Industries  
8311 Franklin Boulevard, Cleveland, OH 44102  
Elektra Systems, Inc.  
144 Marine Street, Farmingdale, NY 11735  
Elxir Industries  
17809 South Broadway, Gardena, GA 90248  
Erick & Lavigne  
10 South Riverside Plaza, Chicago, IL 60606  
Evans Division/Royal Industries  
5530 North 51 Avenue, Glendale, AZ 85301  
Evans Products Company  
Building Products Division  
1346 Railroad Street, Box 880, Corona, GA 91720  
Fayette Manufacturing Company  
Div. of Dayton Steel Foundry, Co.  
P.O. Box 5, Fayette, OH 43521  
Federal Copper & Aluminum Company  
1801 Nicollet Avenue, Minneapolis, MN 55403  
Federal Pacific Electric Company  
150 Avenue L, Newark, NJ 07100  
Financial Marketing Services  
P.O. Box 489, Pensacola, FL 32502  
The First National Bank  
301 South Main Street, Elkhart, IN 46514  
Five Star Agency  
950 28th Street, S.E., Grand Rapids, MI 49508  
Fleming Sales Company, Inc.  
622 West Randolph Street, Chicago, IL 60606  
Flesteel Industries, Inc.  
P.O. Box 838, Waxahachie, TX 75165  
The Flintkote Company  
480 Central Avenue, East Rutherford, NJ 07073  
Float-Away Door Company  
1123 Zonolite Road, N.E., Atlanta, GA 30306  
Foreman Manufacturing Company  
6350 West Birmingham, Chicago Ridge, IL 60415  
P.O. Box 2450, Grand Rapids, MI 49501  
Foremost Insurance Company  
2020 Brick Street, Columbus, OH 43207  
Frigidiere Div. of G. M. Corporation  
300 North Taylor Street, Dayton, OH 45401  
Fuhry, Inc.  
4502 Commerce Avenue, Cleveland, OH 44103  
GAC Finance, Inc.  
1105 Hamilton Street, Allentown, PA 18101  
GAF Corporation  
140 West 51st Street, 6th Floor,  
New York, NY 10020  
General Aluminum Corporation  
1001 West Crosby Road, Carrollton, TX 75006  
General Electric Company  
Deaco Hardware Division,  
Louisville, KY 40225  
General Electric Credit Corporation  
P.O. Box 8300, Stamford, CT 06904  
General Electric Company  
Laminated Products Business Dept.  
1 Plastics Avenue, Coshocton, OH 43812  
General Plastics Corporation  
1400 North Washington Street, Marion, IN 46952  
General Plywood Corporation  
417 South 32nd Street, Box 1403,  
Louisville, KY 40201  
Georgia-Pacific Corporation  
900 S.W. Fifth Avenue, Portland, OR 97204

Goodall Vinyl Fabrics  
DC General Tire & Rubber Company  
Off Ash Street, Reading, MA 01867  
G. F. Goodrich Chemical Company  
6100 Oak Tree Boulevard, Cleveland, OH 44104  
The Goodyear Tire & Rubber Company  
1144 East Market Street, Akron, OH 44316  
Dave Gustafson Company  
P.O. Box 30656, Dallas, TX 75230  
Haines Corporation  
127 Outter Avenue, Ardmore, PA 19003  
Harcraft Brass Division  
Martin Marietta Aluminum  
19200 South Western Avenue, Torrence, CA 90260  
Hardware Designers  
Kisco Avenue, Mt. Kisco, NY 10549  
Haubold Industrial Tools, Inc.  
1704 South Wolf Road, Wheeling, IL 60090  
Heanin Products, Inc.  
P.O. Box 25387, Portland, OR 97225  
Hehr International, Inc.  
333 Casitas Avenue, Los Angeles, CA 90059  
Hercules, Inc.  
910 Market Street, Wilmington, DE 19802  
Hindman Manufacturing Company  
Box 464, Centralia, IL  
The Holabird Company  
204 Edgerton Street, Bryan, OH 43506  
Homasote Company  
P.O. Box 441, Trenton, N.J. 08603  
Howmet Corporation, Mill Products Division  
P.O. Box 1167, Lancaster, PA 17604  
Hotoplat  
Appliance Park, Louisville, KY 40225  
Hydrotherm, Inc.  
Rockland Avenue, Northvale, NJ 07647  
IHC, Inc.  
P.O. Box 16627, Jacksonville, FL 32216  
ILC Products Company, Inc.  
1800 14th Street, Elkhart, IN 46514  
Indiana Trailer Supply  
2600 South Nappanee, Elkhart, IN 46514  
Industrial Plastics  
Whittaker Road, P.O. Box 2516,  
Elkhart, IN 46514  
Inmott Corporation  
1255 Broad Street, Clifton, NJ 07015  
Intertherm, Inc.  
3800 Park Avenue, St. Louis, MO  
I-T-E Imperial Corporation  
239 East Lancaster Avenue, Ardmore, PA  
I-T-T General Controls  
801 Allen Avenue, Glendale, CA 91201  
Jansko, Inc.  
1800 S.W. 34th Street, Ft. Lauderdale, FL  
Jenkins Business Forms  
306 West Main Street, Mascoutah, IL 62422  
Joanna Western Mills Company  
2141 South Jefferson Street, Chicago, IL  
Jones & Laughlin Steel Corporation  
1600 West Carson Street, Pittsburgh, PA  
Kaiser Aluminum & Chemical Sales Corp.  
300 Lakeside Drive, Oakland, CA 94604  
K & B Enterprises, Inc.  
Box 267, Warsaw, IN 46580  
Kearney, Div. Kearney-National Inc.  
P.O. Box 49167, Atlanta, GA 30329  
Kehintor, Inc.  
1545 Clyde Park Avenue, S.W.,  
Grand Rapids, MI 49502  
Kelsey Axle Division/Kelsey-Hayes Company  
2825 Middlebury Street, Elkhart, IN 46514  
Ken Carpets, Inc.  
1334 Greenville Road, LaGrange, GA 30240  
Ken-Marc Sales Corporation  
467 Troutman Street, Brooklyn, NY 11217  
Kent, Div. of LCA  
Grandview Avenue, Bellevue, KY 41073  
Ken-Ban Furniture Manufacturing Company  
Box 79, Taylor, TX 76574

istic Sales Corporation  
 0 West Mishawaka Road,  
 Box 490, Elkhart, IN 46514  
 her Manufacturing Company  
 0 South Kostner, Chicago, IL 60623  
 -Fast Fastener Corporation  
 2 North River Road, Franklin Park, IL 60131  
 -Therm  
 South Poplar, LaGrange, IN 46761  
 he Bilt Metal Products, Inc.  
 Box 188, Wellsburg, NY 14894  
 e Mills, Inc.  
 9 Freeman Avenue, Chattanooga, TN 37406  
 tric Energy Association  
 Park Avenue, New York, NY 10016  
 Electric Paint & Varnish Company  
 1 Franklin Boulevard, Cleveland, OH 44102  
 tra Systems, Inc.  
 Marine Street, Farmingdale, NY 11735  
 r. Industries  
 09 South Broadway, Gardena, GA 90248  
 a & Lavidge  
 South Riverside Plaza, Chicago, IL 60606  
 es Division/Royal Industries  
 0 North 51 Avenue, Glendale, AZ 85301  
 es Products Company  
 5 Railroad Street, Box 880, Corona, CA 91720  
 te Manufacturing Company  
 of Davison Steel Foundry Co.  
 Box 8, Fayette, OH 43521  
 ral Copper & Aluminum Company  
 1 Nicollet Avenue, Minneapolis, MN 55403  
 ral Pacific Electric Company  
 Avenue L, Newark, NJ 07100  
 ncial Marketing Services  
 Box 489, Pensacola, FL 32502  
 First National Bank  
 South Main Street, Elkhart, IN 46514  
 Star Agency  
 28th Street, S.E., Grand Rapids, MI 49508  
 ing Sales Company, Inc.  
 West Randolph Street, Chicago, IL 60606  
 steel Industries, Inc.  
 Box 838, Waxahachie, TX 75165  
 Flintkote Company  
 Central Avenue, East Rutherford, NJ 07073  
 e-Away Door Company  
 7 Zonolite Road, N.E., Atlanta, GA 30306  
 man Manufacturing Company  
 0 West Birmingham, Chicago Ridge, IL 60415  
 most Insurance Company  
 Box 2450, Grand Rapids, MI 49501  
 dia Glue Company  
 7 Bruck Street, Columbus, OH 43207  
 diare Div. of G. M. Corporation  
 North Taylor Street, Dayton, OH 45401  
 y, Inc.  
 Commerce Avenue, Cleveland, OH 44103  
 Finance, Inc.  
 Hamilton Street, Allentown, PA 18101  
 Corporation  
 West 51st Street, 6th Floor,  
 York, NY 10020  
 ral Aluminum Corporation  
 West Crosby Road, Carrollton, TX 75006  
 ral Electric Company  
 ance Park, Louisville, KY 40225  
 ral Electric Credit Corporation  
 Box 8300, Stamford, CT 06904  
 ral Electric Company  
 nated Products Business Dept.  
 astics Avenue, Coshocton, OH 43812  
 ral Plastics Corporation  
 North Washington Street, Marion, IN 46952  
 ral Plywood Corporation  
 South 32nd Street, Box 1403,  
 ville, KY 40201  
 ga-Pacific Corporation  
 S.W. Fifth Avenue, Portland, OR 97204

Goodall Vinyl Fabrics  
 Div. General Tire & Rubber Company  
 Off Ash Street, Reading, MA 01867  
 & F. Goodrich Chemical Company  
 6100 Oak Tree Boulevard, Cleveland, OH 44131  
 The Goodyear Tire & Rubber Company  
 1144 East Market Street, Akron, OH 44316  
 Dave Gustafson Company  
 P.O. Box 30666, Dallas, TX 75230  
 Hejoca Corporation  
 127 Cutler Avenue, Ardmore, PA 19003  
 Harcraft Brass Division  
 Martin Marietta Aluminum  
 19200 South Western Avenue, Torrance, CA 90509  
 Hardware Designers  
 Kisco Avenue, Mt. Kisco, NY 10549  
 Haushold Industrial Tools, Inc.  
 1704 South Wolf Road, Wheeling, IL 60099  
 Hearin Products, Inc.  
 P.O. Box 25387, Portland, OR 97225  
 Hehr International, Inc.  
 333 Castles Avenue, Los Angeles, CA 90039  
 Hercules, Inc.  
 910 Market Street, Wilmington, DE 19802  
 Hindman Manufacturing Company  
 Box 464, Centralia, IL  
 The Holabird Company  
 204 Edgerton Street, Bryan, OH 43506  
 Homasote Company  
 P.O. Box 441, Trenton, N.J. 08603  
 Howmet Corporation, Mill Products Division  
 P.O. Box 1167, Lancaster, PA 17604  
 Hotpoint  
 Appliance Park, Louisville, KY 40225  
 Hydrotherm, Inc.  
 Rockland Avenue, Northvale, NJ 07647  
 HC, Inc.  
 P.O. Box 16627, Jacksonville, FL 32216  
 HLC Products Company, Inc.  
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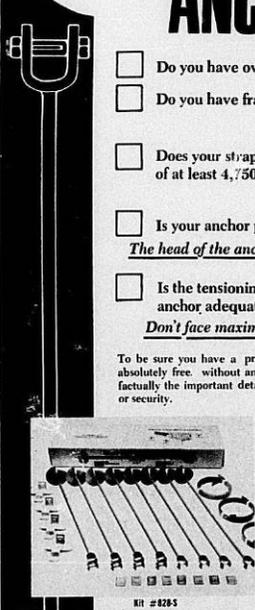
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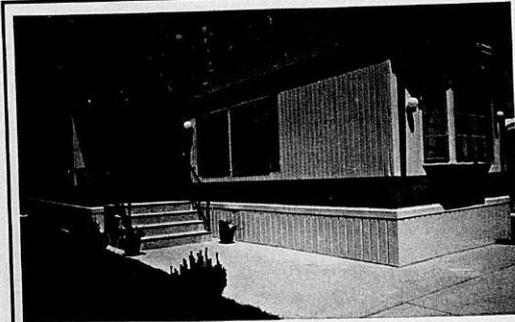
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