

Resolution No. 26

Date: January 15, 1987

City: Dallas, TX

NAHB Resolution

Title: FHA Financing of Mobile Homes When Chassis Has Been Removed
Original Sponsor: Subcommittee of Single Family/Standing Committee on Mortgage Finance

WHEREAS, manufactured housing is subject to Title 6 of the National Manufactured Housing Construction and Safety Standards Act (“Act”); and

WHEREAS, the Act defines manufactured housing as a structure that is built on a permanent chassis; and

WHEREAS, manufactured housing built under this law is subject to federal building codes, but is exempt from state and local building codes; and

WHEREAS, manufactured housing with the chassis intact is eligible for FHA Title I insurance, although, when the unit is permanently affixed to the land, and higher energy standards are met, such housing is eligible for the more favorable insurance coverage of the 203(b) program; and

WHEREAS, HUD regulations do not permit the removal of the permanent chassis; and

WHEREAS, HUD’s position is that a manufactured home without a permanent chassis is a non-conforming unit and therefore subject to state and local building codes; and

WHEREAS, in January 1986 NAHB enacted policy opposing expansion of the Act to cover units built with removable chassis; and

WHEREAS, the use of removable chassis significantly expands the Act to cover housing covered by state and local codes and therefore, places conventionally built housing at a competitive disadvantage with respect to the costs incurred in complying with more stringent codes,

WHEREAS, NAHB has existing policy opposing changes in the National Manufactured Housing Construction and Safety Standards Act that would eliminate the “permanent chassis” requirement,

NOW, THEREFORE, BE IT RESOLVED that in the event that the chassis of a manufactured housing unit is removed, the National Association of Home Builders urge the Federal Housing Administration to require that unit to meet all state and local building codes, including higher energy standards, required for conventionally built housing.

Board of Directors Action:	Approved
Joint Executive/Resolutions Committee Action:	Recommends Approval
Resolutions Committee Action:	Recommends Approval
Standing Committee on Mortgage Finance Action:	Recommends Approval
Standing Committee on Federal Governmental Affairs Action:	Recommends Approval
Committee on Single Family Action:	Recommends Approval
Construction and Codes Research Committee Action:	Recommends Approval