

Rocky Mountain Home Association

- Who Are We?

Consumer Education. Lobbying. Government Official Education. Marketing. Information. Public Relations. Member Education. Promotion. Protection. Networking.

RMHA represents the manufactured and modular home industry in Colorado. The purpose of RMHA is to serve its members and promote the growth of the industry. RMHA is a unified, proactive association committed to ethical operations, member development and positive consumer relations.

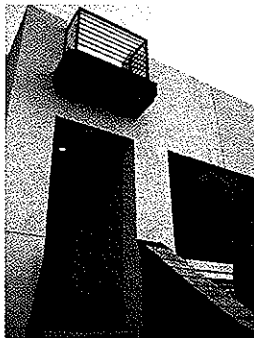
RMHA's long term goals are:

- To expand the market for factory-built housing
- To promote acceptance of factory-built housing through education of consumers and government officials.
- Work toward the fair treatment of factory built housing.

Members Include:

- Manufacturers
- Retailers/Developers
- Community Owners/Communities
- Wholesalers/Distributors
- Service/Suppliers
- Lenders/Insurers

Colorado is a top 10 state in Modular Home sales. RMHA represents over 250 member businesses. 40 of our members are manufacturers, 6 of which are located here in Colorado. Trends in factory-built construction include "green built" homes and multi-family structures. In the last 5 years many plants built primarily higher end homes. However, with the change in economy; plants are focusing on a specific market "niches" which include some plants going back to their "affordable housing" roots. This has created a wider range of choices for the consumer.



Our Industry is regulated by both the State of Colorado and Local Government:

The Colorado Division of Housing regulates the construction of factory-built homes, through plant approval and monitoring. They also review every proposed plan for a home prior to construction. They do in-plant inspections as well as oversight in the field. In fact, the State Housing Board adopts the building code for all modular homes in Colorado.

The Division also manages the Retailer & Installer program. These are consumer protection programs that ensure ethical practices by the retailer and complete, correct installation by the installer.

Site preparation, foundations and significant site-built additions are regulated by local government.

Communities are regulated by the Mobile Home Park Act which is a state law. In recent years, we have seen some communities also rent out homes which is under another section of state law.

Issues of Particular Interest:

- Rent Control / Landlord-tenant
- Modernization of Industry Laws
- Fair treatment of Factory-built housing
- Foreclosure - Lending
- Construction/Growth

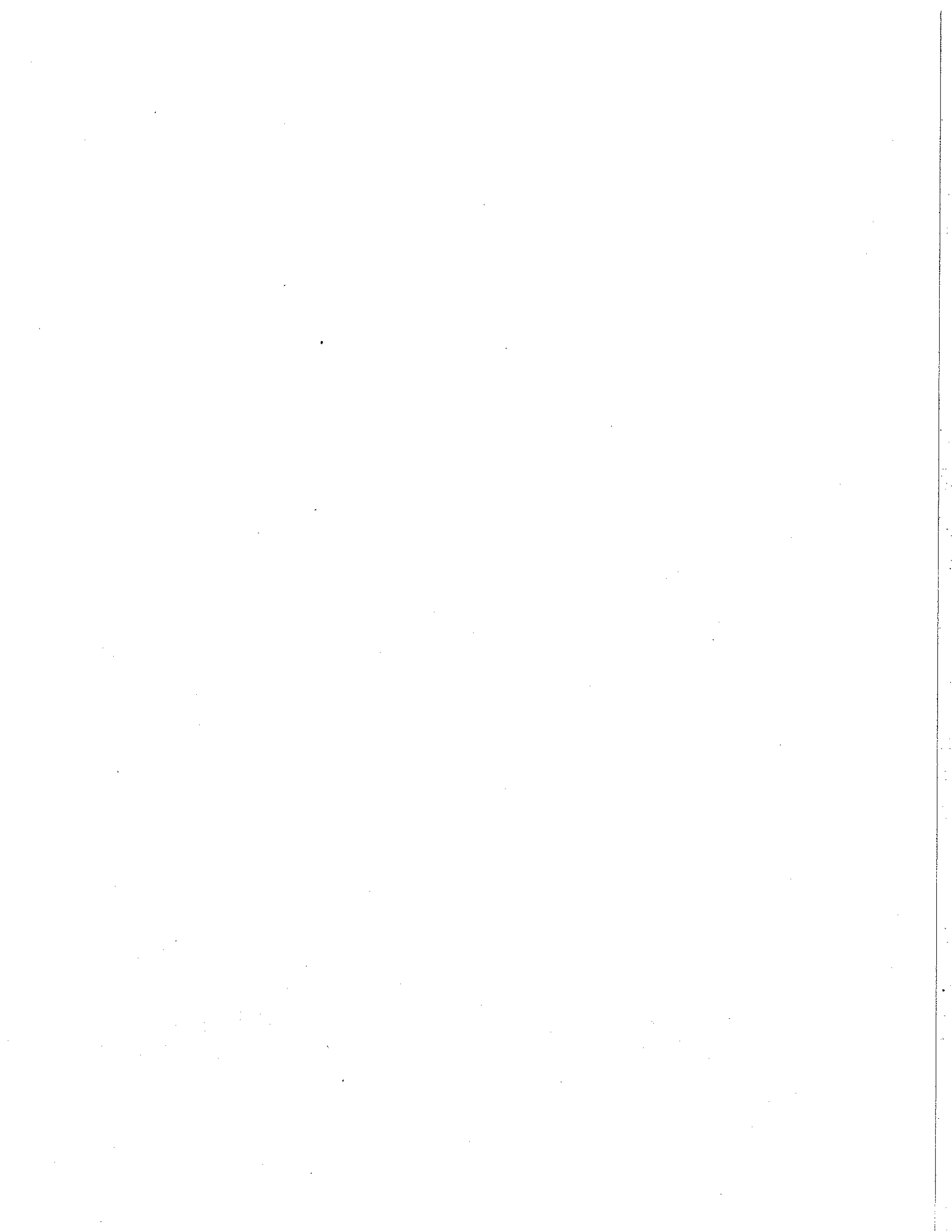


Having a Dream is Good. Owning one is better.

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Today's Manufactured Home Community

Rocky Mountain Home Association.

Serving the Manufactured and Modular Housing Industry in Colorado

Today's Manufactured Home Community is committed to providing quality neighborhoods. A community is where a resident owns their home and leases the land their home sits on.



Advantages to Community Living:

- Homeownership
- Private Space
- Value
- Community Amenities

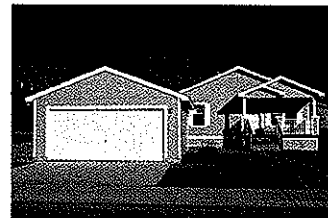
Unlike most condominium settings where the homeowner has little private outdoor space, most community residents have a yard to call their own. This is in addition to the common areas throughout the community.

Communities provide neighborhood living, and for many, at an affordable price. It is a lifestyle choice and a great housing alternative.



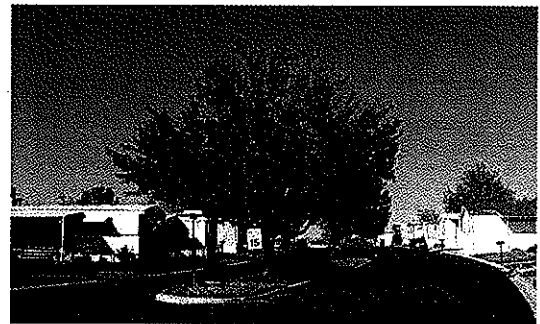
Management:

Communities today are professionally managed. RMHA provides Accredited Community Management Training and has a Community Workshop every year to update managers on new laws and trends. We also take the opportunity to do a refresher course on items essential to everyday functions such as fair housing. Professional managers and maintenance teams focus on maintaining safe environments and ensuring property values.



Amenities:

Communities throughout Colorado provide a range of amenities such as playgrounds, picnic areas, community centers, swimming pools, exercise rooms, and neighborhood activities to name a few. In Colorado there are both age qualified (over 55) and family communities. We even have gated communities, if that is your preference.

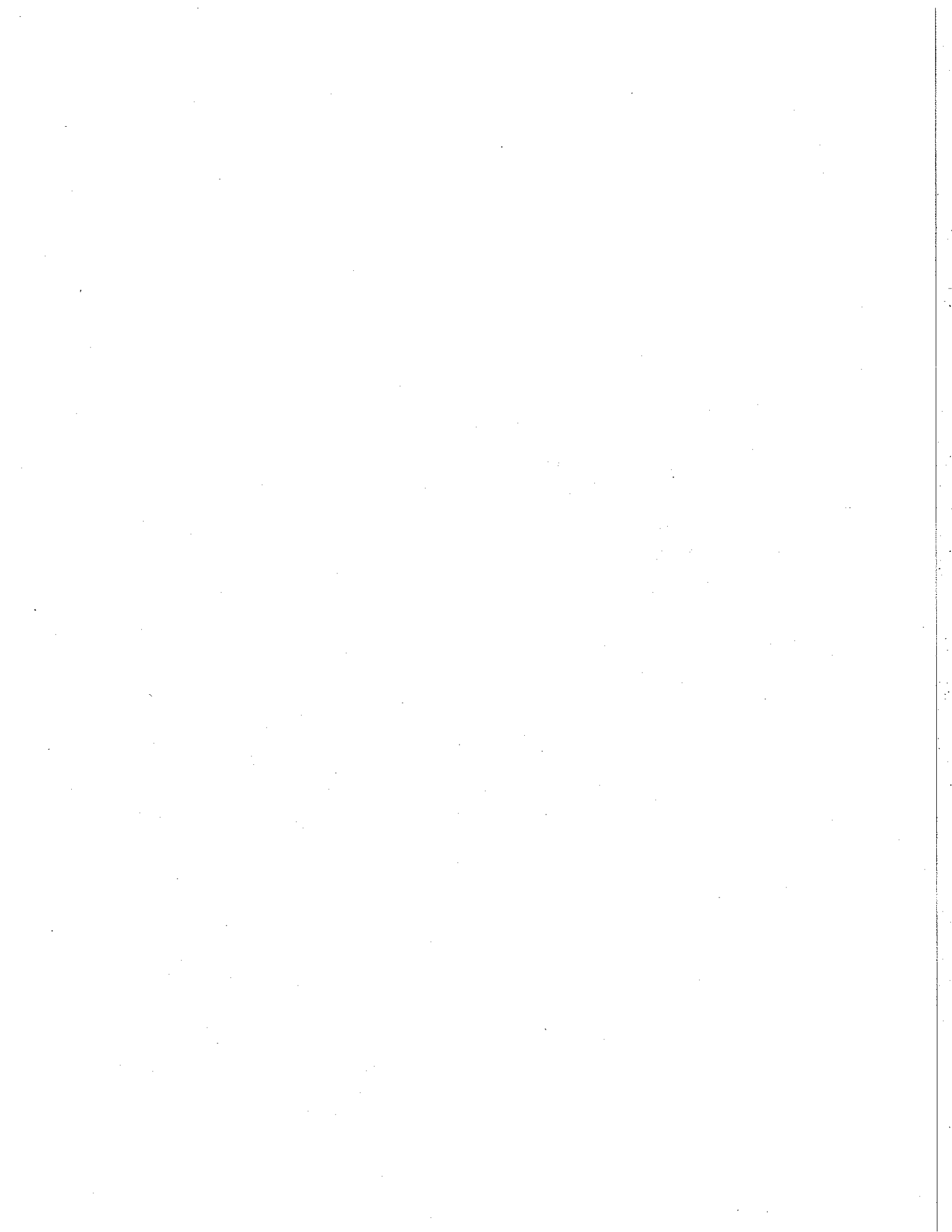


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Perception vs. Reality

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Myth:

Factory-built homes are built with inferior materials and construction quality is poor.

FACT:

Factory-built homes are built with the same materials as site-built homes, but in a controlled factory environment where quality of construction is invariably superior to what can be built in the "field."



Myth:

Factory-built homes don't appreciate in value.

FACT:

Independent appraisal studies confirm that factory-built homes appreciate in value the same as other forms of housing with key factors including condition and location of the home.



Myth:
Factory-built homes lack "curb appeal" and are unwanted additions to neighborhoods.



FACT:

Factory-built homes are dramatically different in appearance from the "mobile homes" and "trailers" sold two decades ago.

Factory-built homes today come in a variety of exterior designs that are fully compatible with any neighborhood architectural style.

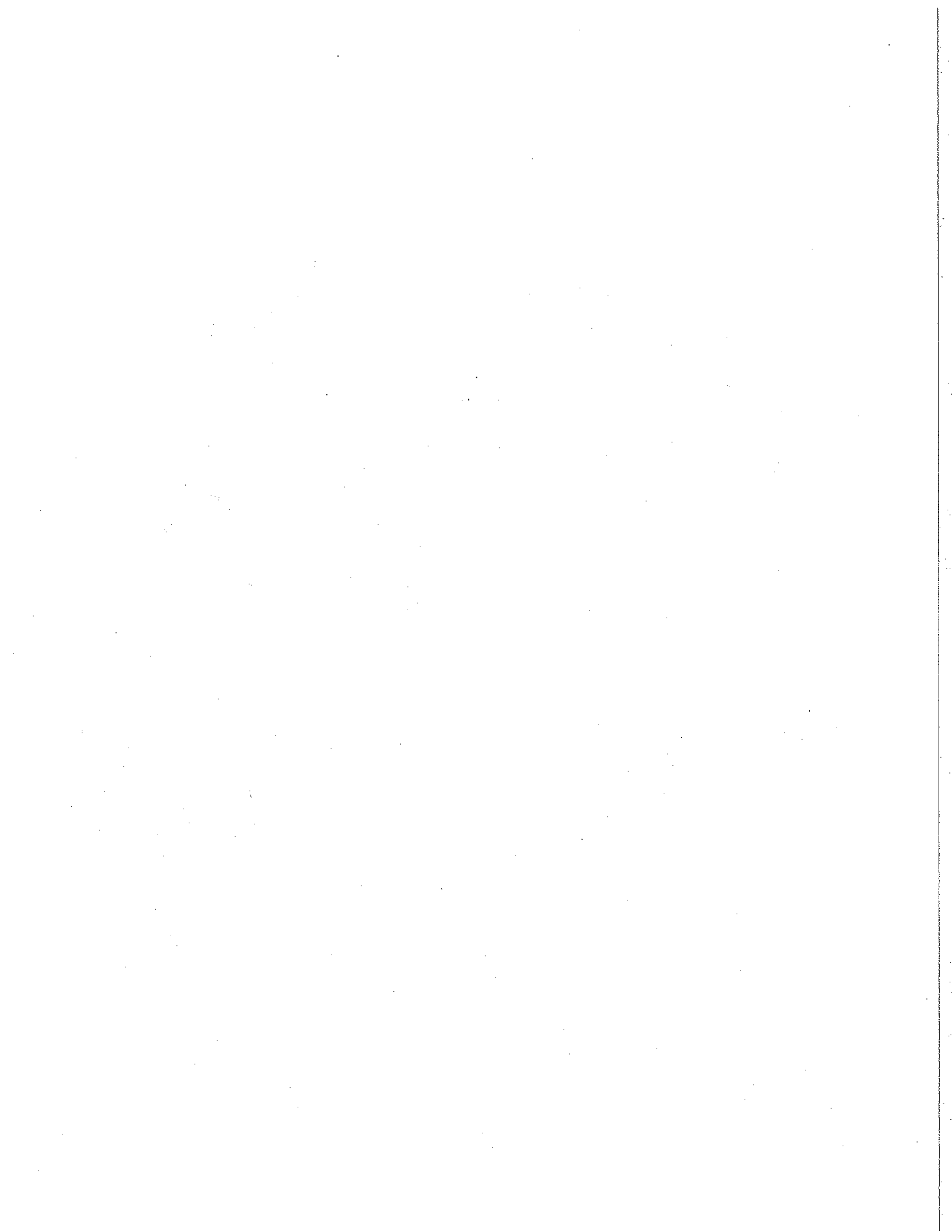


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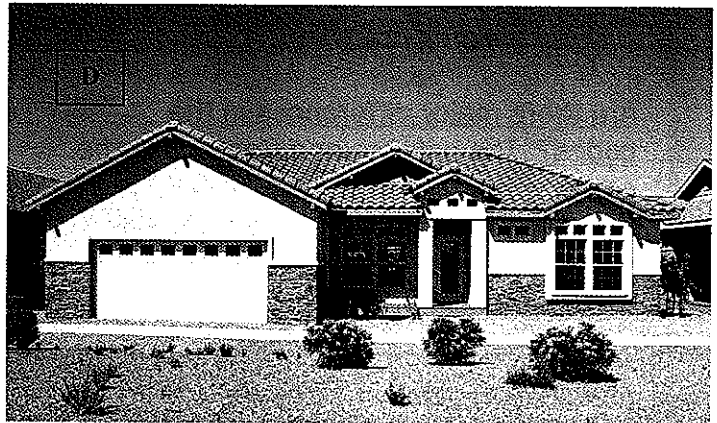
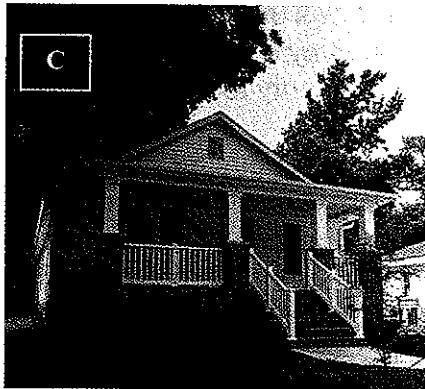
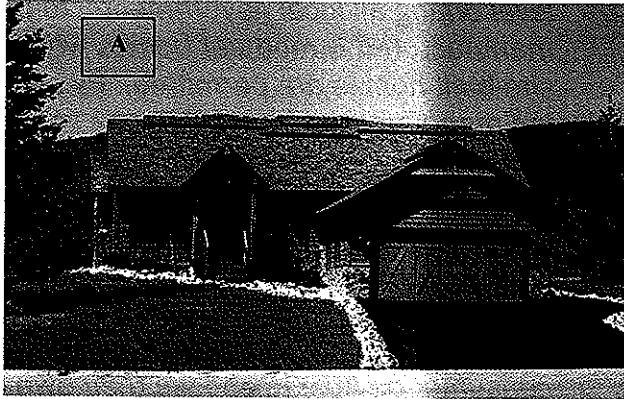




Don't Judge a House by Where it is Built

Prepared by Rocky Mountain Home Association

Can you tell which home is site-built, manufactured or modular? Answers on back.



Answers.

A. Modular B. Site-Built C. Manufactured (HUD) D. Manufactured (HUD) E. Modular F. Manufactured (HUD) G. Modular

Homes can be built in several different ways:

1. **Site-built:** The majority of the home is built on site. Also referred to as "stick-built." These are built to the IRC Code.
2. **Modular:** The majority of the home is built in a factory. These are also referred to as "factory-built" or "off-site construction." These are built to the IRC Code.
3. **Manufactured:** The majority of the home is built in a factory. These are built to the HUD Code which is a federal building code.

Are there major differences in the codes? The only major difference in the codes is the undercarriage. A HUD code home will usually have a steel chassis and the weight load for the home is not on the perimeter.

An IRC code often does not have a steel chassis (though some do) and the weight load is on the perimeter of the home.

Other technical standards vary: in some instances IRC has a higher standard, in some instances HUD does, and in some instances they are the same.

Give the consumer the right to choose.

A major goal of the Rocky Mountain Home Association is for fair treatment of factory-built housing. The Association feels that all homes should be treated equally regardless of where they are built.

We continue to work at the local government level urging all local governments to permit manufactured & modular homes wherever site-built homes are permitted. By only allowing manufactured housing in one zoning district or area of town, local governments essentially limit a consumers' choice in the housing market. By requiring extra steps such as conditional uses or special permits, local governments discourage consumers from purchasing homes that are built in a factory. Shouldn't the consumer be able to choose their own builder? Does it really matter where the home is built? Please support this unsubsidized form of affordable housing by encouraging you local government to give parity to factory-built housing.

Promote affordable housing.

Manufactured and modular homes are a good source of unsubsidized affordable housing. As a general rule, a manufactured home will cost 10% less than a like site-built home.

When a home is designed to fit into the neighborhood, you cannot tell it was built in a factory. Just like any product, our industry can build a home in many price ranges and designs. Affordability is in the eye of the beholder.

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How can you tell the Difference?

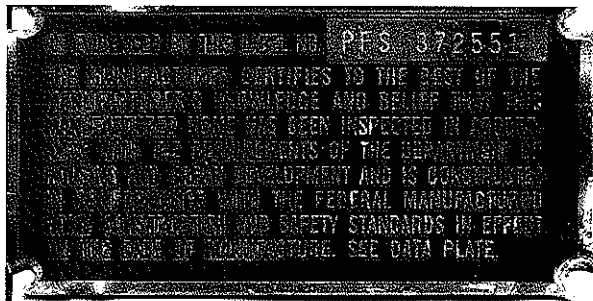
The only definitive way to tell the difference between a manufactured home (HUD Code) and a modular (UBC/IRC Code) is labeling.

Manufactured Homes

HUD Code Label

The HUD Code label will be affixed on the outside of the home. It is a light metal and is usually a reddish color. It will always have the term "Housing and Urban Development" within the text.. An example is pictured below.

Sometimes the HUD label can be difficult to find because the owner of the home as sided over it, pulled it off, or landscaped in front of it. There is a second label to look for if this is the case.



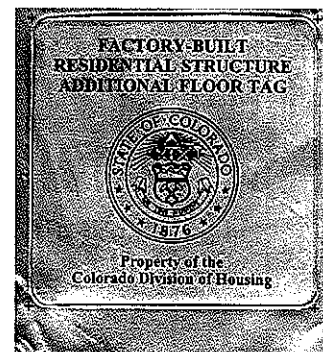
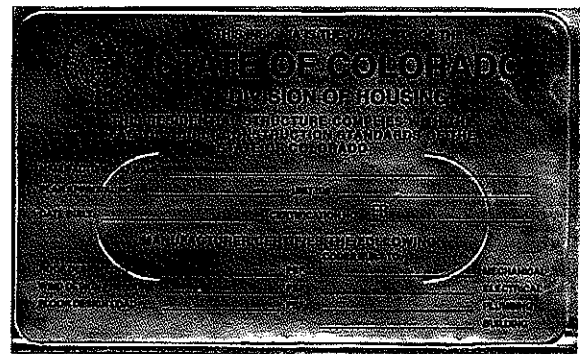
Data Plate

The Data Plate can be located in many places throughout the home. Sometimes, the water heater furnace area, sometimes under the sink; you just need to look around. The data plate can be identified because it will have three maps of the United States.

Modular Homes

Factory-Built Label

All modular homes shipped into Colorado are reviewed and approved by the Colorado Division of Housing. Once the home has met their inspection standards, they receive a Factory-Built Label. The label will note that the home was built to the UBC standard or more recently the IRC standard. The IRC Code is simply a second generation UBC. This should be the same as most local building codes.



You may also tell the number of sections by the number of stickers under the sink. If you saw the sticker pictured above and the sticker pictured on the left, this would indicate the home had two sections.

We provide the Opportunity for More Factory-Built Housing

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